

State: District of Columbia **Filing Company:** Aetna Life Insurance Company
TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan
Product Name: 2013 SG - Aetna Funding Advantage (Stop Loss)
Project Name/Number: 2013 SG - Aetna Funding Advantage (Stop Loss)/DC076900100032

Filing at a Glance

Company: Aetna Life Insurance Company
Product Name: 2013 SG - Aetna Funding Advantage (Stop Loss)
State: District of Columbia
TOI: H12 Health - Excess/Stop Loss
Sub-TOI: H12.004 Self-Funded Health Plan
Filing Type: Rate
Date Submitted: 09/30/2013
SERFF Tr Num: AENX-G129224501
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: DC076900100032
Implementation: On Approval
Date Requested:
Author(s): SPI AetnaSPI
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: 2013 SG - Aetna Funding Advantage (Stop Loss)	Status of Filing in Domicile:
Project Number: DC076900100032	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small
Group Market Type: Employer	Overall Rate Impact:
Filing Status Changed: 10/07/2013	
State Status Changed:	Deemer Date:
Created By: SPI AetnaSPI	Submitted By: SPI AetnaSPI
Corresponding Filing Tracking Number:	

Filing Description:

Aetna Life Insurance Company NAIC No. 001-60054

NAIC Product Code - H12 - Health Excess/Stop Loss
 Stop Loss Insurance Rate Filing (Small Group)
 Rate Schedules GR-96834 and GR-96834-R-2 ISL and ASL

Enclosed is the Rate Manual that will be used in conjunction with Stop Loss Policy Forms GR-96834 and GR-96834-R-2 that were submitted separately under SERFF Filing ID: AENX-G129191669.

For Aetna Life Insurance Company the Small Group rate and form filing do not replace any rates or forms previously approved by your Department.

Filed on behalf of:
 Theresa Hatzikostas
 ACTUARIAL MANAGER
 860-273-8494
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Company and Contact

Filing Contact Information

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Filing Company Information

Aetna Life Insurance Company CoCode: 60054 State of Domicile: Connecticut
151 Farmington Avenue Group Code: 1 Company Type:
Hartford, CT 06156 Group Name: Aetna State ID Number:
(860) 273-7546 ext. [Phone] FEIN Number: 06-6033492

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:

AENX-G129224501

State Tracking #:

Company Tracking #:

DC076900100032

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Aetna Life Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

State: District of Columbia

Filing Company:

Aetna Life Insurance Company

TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2013 Small Group Rate Manual	GR-96834, GR-96834-R-2	New		TABLE OF CONTENTS.PDF, Attach A (isl rates) 2013.PDF, Attach A-isl summary 2013.PDF, Attach B (area) 2013.PDF, Attach C industry.PDF, Attach D (short-long).PDF, Attach E (asl-AFA).PDF, Attach F (asl rates) 110.PDF, Attach G (products).PDF, Attach H (AggSpec).PDF,

AETNA LIFE INSURANCE COMPANY

STOP LOSS RATE FILING

TABLE OF CONTENTS

GR-96834

Attachment A	--	Individual Stop Loss (ISL) Rate Manual And Summary
Attachment B	--	Area Factors by Market and Product
Attachment C	--	Industry Factors (SIC)
Attachment D	--	Short/Long Policy Period Factors
Attachment E	--	Aggregate Stop Loss (ASL) Rate Manual
Attachment F	--	Aggregate Stop Loss Base Rates
Attachment G	--	Definitions of Managed Care Products
Attachment H	--	Aggregating Specific Stop Loss Option

ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

(1) ISL Monthly Base Rate Per Employee

ISL Level	Monthly Base Rate	ISL Level	Monthly Base Rate
\$20,000	\$208.29	\$150,000	\$43.92
\$25,000	\$170.89	\$175,000	\$37.36
\$30,000	\$157.10	\$200,000	\$31.77
\$35,000	\$144.42	\$225,000	\$27.64
\$40,000	\$132.77	\$250,000	\$24.03
\$45,000	\$122.06	\$300,000	\$18.81
\$50,000	\$112.21	\$350,000	\$15.11
\$60,000	\$99.52	\$400,000	\$12.20
\$75,000	\$83.16	\$500,000	\$8.38
\$100,000	\$65.11	\$750,000	\$3.84
\$125,000	\$53.46	\$1,000,000	\$2.07
		\$2,000,000	\$0.59

(2) Weighted Average Trend

- Trend is measured from the midpoint of the base period (1/1/13 – 1/1/14) to the midpoint of the policy period, and is compounded annually.

ISL Level	Annual Leveraged Trend	ISL Level	Annual Leveraged Trend
\$20,000	15.5%	\$150,000	18.6%
\$25,000	15.5%	\$175,000	19.3%
\$30,000	15.5%	\$200,000	20.0%
\$35,000	15.5%	\$225,000	20.7%
\$40,000	15.5%	\$250,000	21.4%
\$45,000	15.5%	\$300,000	22.7%
\$50,000	15.5%	\$350,000	24.0%
\$60,000	15.8%	\$400,000	24.0%
\$75,000	16.3%	\$500,000	24.0%
\$100,000	17.1%	\$750,000	24.0%
\$125,000	17.8%	\$1,000,000	24.0%
		\$2,000,000	24.0%

ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

(3) Contract Type Factor

Contract Type	Factor
12/12	0.820
12/15	0.975
12/18	1.030
Paid	1.000
15/12	1.000
18/12	1.030
24/12	1.050

Immature = (Policy Period Length - 2.16)/(Policy Period Length)

If claims are paid on an “issued” basis rather than “cleared”, the contract factor is multiplied by a factor of 1.038 in the first policy year the issued basis applies.

(4) Policy Period Adjustment Factor (Short/Long Policy Period)

- Short-long table is attached (Attachment D)

(5) Trended ISL Base Rate

= [(1) x (3) x (4)] x [1 + (2)] ^ (# months trend to mid-point / 12)

(6) Weighted Average Area Factor

- The weights are employee counts by area and product
- Area factor table is attached (Attachment B)

(7) Weighted Average Age/Sex Factor

- The weights are employee counts by age/sex cell

Age	Single Male	Single Female	Family Male	Family Female
<30	0.50	0.50	0.50	0.50
30-34	0.85	0.70	0.85	0.70
35-39	0.95	0.75	0.95	0.75
40-44	1.00	0.85	1.00	0.85
45-49	1.10	0.95	1.10	0.95
50-54	1.40	1.10	1.40	1.10
55-59	2.00	1.60	2.00	1.60
60-64	2.75	1.80	2.75	1.80
65+A	4.80	2.20	4.80	2.20
65+R	0.65	0.50	0.65	0.50

ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

(8) Weighted Average Industry Factor

- The weights are employee counts by SIC factor
- Industry factor table is attached (Attachment C)

(9) Coinsurance Discount Factor

- Same as the coinsurance level

(10) Mental/Nervous Lifetime Maximum Factor

- 1.00 if there is M/N coverage, limited or unlimited; 0.995 if there is no M/N coverage

(11) Managed Care Product Factor

- The weights are employee counts by Managed Care product (product descriptions provided in Attachment G).

Product	Factor
TC	1.110
TCHL	1.000
OC	0.654
MC	0.654
QPOS	0.586
EPO	0.654
HMO	0.586
Open Access MC	0.654
Open Access QPOS	0.586
Open Access EPO	0.654
Open Access HMO	0.586
Choice II	0.633

(12) Prescription Drug Coverage

- If customer elects prescription drug coverage, the load is 1.05

(13) Accelerated Claim Reimbursement Option (GR-96272 only)

- If customer requests accelerated claim payment on third-party administered claims, the load is 1.02

(14) Transplant Exclusion

- If customer excludes transplant coverage, adjustment is 0.95

ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

(15) Optional Guarantees

Represent guarantees that upon renewal we will not apply new higher individual stop loss amounts for specific individuals (lasers) and either (a) not rate up for individual medical conditions at renewal or (b) limit the amount of the renewal premium increase to a specified cap.

(a) Premier Product

- The premier product provides the customer a commitment that there will be no new lasers and no rate ups for individual medical conditions upon policy renewal. The factor is 1 if not elected.

Deductible Level	Product Factor
\$75,000	1.10
\$100,000	1.10
\$125,000	1.10
\$150,000	1.10
\$175,000	1.12
\$200,000	1.12
\$250,000	1.15
\$300,000	1.15
\$350,000	1.15
\$400,000	1.15
\$500,000	1.15

(b) Rate Cap Guarantee

- The Rate Cap Guarantee provides the customer a commitment that there will be no new lasers and the premium rate increase will be capped at a specified percentage upon the subsequent policy renewal. The factor is 1 if not elected.

Deductible Level	Rate Cap			
	40%	50%	75%	99%
< \$75,000	1.05	1.04	1.03	1.02
\$75,000 - \$149,999	1.08	1.07	1.04	1.02
\$150,000 - \$199,999	1.12	1.11	1.06	1.03
> \$200,000	1.15	1.14	1.07	1.04

ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

(16) Suppressed Drafts Discount

If a hospital excludes from payment under the contract all domestic claims incurred in that hospital, a discount is given based on the given percentage of domestic claims (Domestic %) as follows:

- Retention % = Gross up (see (21) below)
- Net Claims % = 1 – Retention %
- Net Claims Excluding Hospital Claims = Net Claims % x 20%
- Non-Domestic Hospital Claims = Net Claims % x 80% x (1 – Domestic %)
- Total without Domestic Claims = Net Claims Excluding Hospital Claims + Non-Domestic Hospital Claims + Retention %
- Discount = 1 – Total without Domestic Claims
- Discount is capped at 25%

(17) Discount for Plan/Policy Year Annual Maximum for HHS/PPACA approved Limited Benefit Plans

The individual Stop Loss policy is occasionally sold covering a HHS/PPACA approved limited benefit plan with an annual maximum or an Individual Stop Loss policy year maximum which limits ISL exposure to just claims above the ISL deductible and less than the annual maximum.

ISL Deductible	Annual Maximum				
	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
\$25,000	27%	16%	10%	6%	4%
\$50,000	47%	29%	19%	13%	9%
\$75,000	67%	42%	29%	20%	14%
\$100,000		56%	39%	27%	20%
\$125,000		73%	51%	36%	27%
\$150,000			63%	45%	34%
\$175,000			75%	55%	42%
\$200,000				65%	50%
\$225,000				75%	59%
\$250,000					73%

ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

(18) Additional Underwriting Adjustment

50% - 200% adjustment to reflect unique considerations. Specific elements that will be considered are:

- **Known liability:** If the group contains one or more individuals with a high expectation of exceeding the ISL limit during the policy year, as determined by an assessment of historical claim experience or current impairment status, an additional premium adjustment will be required.
- **Credible experience:** If the historical stop loss experience of the group has a high degree of credibility, either because the group is exceptionally large or historical experience is provided for several years, and that historical experience deviates significantly from that expected by the manual rate structure, a credibility adjustment, either positive or negative, may be applied.
- **Case Characteristics:** If a case has certain case characteristics (for example, quality experience data, good persistency history, other coverages with Aetna, financial stability), a case characteristic adjustment may be applied.

Note that the upper limit may exceed 200% if the rate cap guarantee (15b) is in effect.

(19) Preliminary ISL Rate

= (5) x (6) x (7) x (8) x (9) x (10) x (11) x (12) x (13) x (14) x (15a) x (15b) x [1 - (16)] x [1 - (17)] + (18)/[(# of Employees) x (# of Months in Policy Period)]

(20) Gross Up

ISL Level	Gross Up	ISL Level	Gross Up
\$20,000	22.43%	\$150,000	27.40%
\$25,000	22.43%	\$175,000	28.39%
\$30,000	22.43%	\$200,000	29.39%
\$35,000	22.43%	\$225,000	30.38%
\$40,000	22.43%	\$250,000	31.38%
\$45,000	22.43%	\$300,000	32.37%
\$50,000	22.43%	\$350,000	33.37%
\$60,000	22.43%	\$400,000	33.37%
\$75,000	22.43%	\$500,000	34.36%
\$100,000	22.43%	\$750,000	34.36%
\$125,000	26.40%	\$1,000,000	34.36%
		\$2,000,000	34.36%

ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

(21) ISL Single Rate
= (19) / [1 - (20)]

(22) Family ISL Adjustment

The Family Individual Stop Loss Amount is the dollar amount of claims per covered Family that must be paid by the Insured prior to any ISL Benefit becoming eligible for payment. The Family ISL is a multiple of the ISL Level.

- If customer requests a Family ISL, the factors in the table below apply.
- If not requested, the factor is 1.

ISL Level	1 x ISL Level	1.5 x ISL Level	2 x ISL Level
<\$100,000	1.25	1.15	1.05
\$100,000 to \$300,000	1.20	1.10	1.05
>\$300,000	1.15	1.08	1.02

(23) If the census information is 2-tier then:

ISL Dependent Rate

$$= [2.04 \times (21) \times (22)] / (7)$$

If the census information is 4-tier then:

ISL Spouse Rate

$$= (21) \times (22) \times [1 + 2.04 / (7)] \times (\# \text{ of Employees w/Spouse} + \# \text{ of Employees w/Child(ren)} + \# \text{ of Employees w/Family}) / [\# \text{ of Employees w/Spouse} + (\# \text{ of Employees w/Child(ren)} \times 1.81 / 2.02) + (\# \text{ of Employees w/Family} \times 2.94 / 2.02)]$$

(24) If the census information is 4-tier then:

ISL Child(ren) Rate

$$= (23) \times 1.81 / 2.02$$

(25) If the census information is 2-tier then:

ISL Family Rate

$$= (21) + (23)$$

If the census information is 4-tier then:

ISL Family Rate

$$= (23) \times 2.94 / 2.02$$

ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

(26) If the census information is 2-tier then:

ISL Composite Rate

$$= [(21) \times (\% \text{ Single Contracts}) + (25) \times (\% \text{ Family Contracts})]$$

If the census information is 4-tier then:

ISL Composite Rate

$$= [(21) \times (\% \text{ Single Contracts}) + (23) \times (\% \text{ w/Spouse Contracts}) + (24) \times (\% \text{ w/Child(ren) Contracts}) + (25) \times (\% \text{ Family Contracts})]$$

(27) **Lifetime/Annual Maximum**

- Discount for different levels of lifetime maximums with or without annual maximums is on a PEPM basis.

Without Annual Max		With Annual Max for limited benefit plans	
Lifetime Max	PEPM	Lifetime Max	PEPM
\$1,000,000	-\$1.50	\$1,000,000	-\$1.50
\$1,500,000	-\$0.75	\$1,500,000	-\$0.75
\$2,000,000	-\$0.35	\$2,000,000	-\$0.35
\$2,500,000	-\$0.20	\$2,500,000	-\$0.20
\$3,000,000	-\$0.10	\$3,000,000	-\$0.10
\$5,000,000	-\$0.05	\$5,000,000	-\$0.05
\$10,000,000	-\$0.02	\$10,000,000	-\$0.02
Unlimited	\$0.00	Unlimited	\$0.00

Unlimited Lifetime Max w/Annual Max (meeting PPACA minimum annual plan limit requirements)	
Annual Max	PEPM
\$1,000,000	-\$1.50
\$1,250,000	-\$1.13
\$1,500,000	-\$0.75
\$2,000,000	-\$0.35
\$2,500,000	-\$0.20
\$3,000,000	-\$0.10
\$5,000,000	-\$0.05
\$10,000,000	-\$0.02
Unlimited	\$0.00

(28) **State Assessment Charge**

There are several states which currently assess the Stop Loss insurer a portion of the cost of their Uninsured Risk Pool and/or other operating funds. These assessments

ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

are based on the number of lives covered by the Stop Loss Insurer in these states. Some of these state assessments are significant enough to warrant an explicit charge. Other less significant state assessments will be addressed through the gross up in item 20.

State of Residence	Assessment Charge
New Hampshire	6.10
Oregon	5.09
Texas	0.35

The Stop Loss policy may be issued in a state other than one of these three states, however, the State Assessment Charge is based on the number of covered lives residing in each of the states, regardless of where the policy is issued. This charge will be included in the premium calculation unless arrangements have been made for a plan sponsor to be direct invoiced for the assessment.

(29) State Assessment Rate

$$= \{[(27) \times (\% \text{ Single Contracts}) + (27) \times 3 \times (\% \text{ Family Contracts})] \times (\# \text{ of Employees Residing in the Assessment State})\} / (\text{Total \# of Employees in all States}) / [1 - (20)]$$

(30) ISL Final Composite Rate

$$= (26) + (27) + (29)$$

(31) Terminal Liability Option (TLO) or Terminal Reserve Option (TRO)

Optional coverage that if elected must be purchased at the beginning of the policy period. This provides the ability to cover run out claims upon policy termination. The factor is 1 if not elected.

- TLO: 3 Months of Run Out Protection 1.04
- TLO: 6 Months of Run Out Protection 1.06

- TRO: 12 Months of Run Out Protection 1.02

Upon termination, if the TLO option is exercised, additional mature premium must be paid to cover the run out protection period. The TRO Option provides 12 months of run-out protection that is automatically applied at termination and the additional mature premium is pre-funded in the first policy year. TRO is only available with the Aetna Funding Advantage Product.

(32) Aggregating Specific

- Optional benefit customers may elect
- Calculations and rates included in Attachment H

ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

- Reduction is zero if not elected or if used to mitigate risk on known liability

(33) ISL Premium

$$= [(30) \times (31) - (32)] \times (\# \text{ of Employees}) \times (\# \text{ of Months in Policy Period})$$

Base Rate, Trend, Plan/Policy Annual Maximums, Lifetime/Annual Maximums, Rate Caps and Gross Up for other Stop Loss Limits will be determined on an actuarially consistent basis.

ATTACHMENT A (cont'd)-- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL SUMMARY

Aetna Life Insurance Company

Individual Stop Loss Insurance Premiums

Twelve (12) Month Paid Policy Period

Annual Individual Stop Loss premiums are equal to a case specific manual rate (a base rate applicable to a single individual, effective for future policy periods, adjusted for plan and group characteristics as outlined below) and applied to case specific census.

ISL Deductible	Base Rate (PEPM)	ISL Deductible	Base Rate (PEPM)
\$20,000	\$208.29	\$150,000	\$43.92
\$25,000	\$170.89	\$175,000	\$37.36
\$30,000	\$157.10	\$200,000	\$31.77
\$35,000	\$144.42	\$225,000	\$27.64
\$40,000	\$132.77	\$250,000	\$24.03
\$45,000	\$122.06	\$300,000	\$18.81
\$50,000	\$112.21	\$350,000	\$15.11
\$60,000	\$99.52	\$400,000	\$12.20
\$75,000	\$83.16	\$500,000	\$8.38
\$100,000	\$65.11	\$750,000	\$3.84
\$125,000	\$53.46	\$1,000,000	\$2.07
		\$2,000,000	\$0.59

Typical Adjustments to the Base Rate*

Leveraged Trend	115.5%	--	124.0%
Contract Type (Paid, 12/12 ...)	0.82	--	1.05
Short/Long Policy Period	83%	--	137%
Area	0.50	--	2.24
Age/Sex	0.50	--	4.80
Industry	0.85	--	1.25
Coinsurance	50%	--	100%
Mental/Nervous Limit	0.995	--	1.000
Level of Managed Care	0.59	--	1.11
Prescription Drug Coverage	1.00	--	1.05
Accelerated Claim Reimbursement**	1.00	--	1.02
Transplant Exclusion	0.95	--	1.00
Transplant Step Down Deductible**	80% of ISL Deductible		
Optional Guarantees (if elected by the plan sponsor)	1.02	--	1.15
Suppressed Drafts Discount	75%	--	100%
Discount for Plan/Policy Year Annual Maximum	4%	--	75%
Explicit State Assessment Charge	\$0.35	--	\$6.10
Experience***	50%	--	200%
Gross Up	22.43%	--	34.36%
Family ISL Adjustment	1.02	--	1.25
Lifetime Maximum without Annual Max	\$-1.50 PEPM	--	\$0.00 PEPM
Lifetime Maximum with Annual Max	\$-1.50 PEPM	--	\$0.00 PEPM
Unlimited Lifetime Maximum with Annual Max	\$-1.50 PEPM	--	\$0.00 PEPM
Terminal Liability Option	100%	--	106%
Aggregating Specific Option	80%	--	100%
Single/Family (current assumption family size is 3.04 people)	1	--	4.04

* Base rates are exclusive of commissions

** Applies to GR-96272 only

*** Base rates may also be adjusted for known catastrophic ongoing claims. Note that the total additional underwriting adjustment on the ISL rate (Attachment A) and the ASL rate (Attachment E) combined will not exceed the above limits.

Premium rates for other numbers of lives and/or Stop Loss limits will be determined on an actuarially consistent basis.

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AGB - Bermuda	NoProduct	1.850
AGB - Bermuda	TC	1.850
AGB - Bermuda	TCHL	1.850
AGB - Bermuda	OC	1.000
AGB - Bermuda	MC	1.500
AGB - Bermuda	EPO	1.500
AGB - Bermuda	OAMC	1.500
AGB - Bermuda	OAEP0	1.500
AGB - Bermuda	Choice II	1.500
AK - All Others AK	NoProduct	1.550
AK - All Others AK	TC	1.550
AK - All Others AK	TCHL	1.550
AK - All Others AK	OC	1.550
AK - All Others AK	MC	1.550
AK - All Others AK	EPO	1.550
AK - All Others AK	OAMC	1.550
AK - All Others AK	OAEP0	1.550
AK - All Others AK	Choice II	1.500
AK - All Others AK	NoProduct	1.550
AK - All Others AK	TC	1.550
AK - All Others AK	TCHL	1.550
AK - All Others AK	OC	1.550
AK - All Others AK	MC	1.550
AK - All Others AK	EPO	1.550
AK - All Others AK	OAMC	1.550
AK - All Others AK	OAEP0	1.550
AK - All Others AK	Choice II	1.500
AK - Anchorage	NoProduct	1.550
AK - Anchorage	TC	1.550
AK - Anchorage	TCHL	1.550
AK - Anchorage	OC	1.550
AK - Anchorage	MC	1.550
AK - Anchorage	EPO	1.550
AK - Anchorage	OAMC	1.550
AK - Anchorage	OAEP0	1.550
AK - Anchorage	Choice II	1.500
AK - Fairbanks	NoProduct	1.550
AK - Fairbanks	TC	1.550
AK - Fairbanks	TCHL	1.550
AK - Fairbanks	OC	1.550
AK - Fairbanks	MC	1.550
AK - Fairbanks	EPO	1.550
AK - Fairbanks	OAMC	1.550
AK - Fairbanks	OAEP0	1.550
AK - Fairbanks	Choice II	1.500
AL - All Others AL	NoProduct	1.100
AL - All Others AL	TC	1.100
AL - All Others AL	TCHL	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AL - All Others AL	OC	1.050
AL - All Others AL	MC	1.050
AL - All Others AL	EPO	1.050
AL - All Others AL	OAMC	1.050
AL - All Others AL	OAEPO	1.050
AL - All Others AL	Choice II	1.050
AL - BESSEMER	NoProduct	1.100
AL - BESSEMER	TC	1.100
AL - BESSEMER	TCHL	1.100
AL - BESSEMER	OC	1.050
AL - BESSEMER	MC	1.050
AL - BESSEMER	EPO	1.050
AL - BESSEMER	OAMC	1.050
AL - BESSEMER	OAEPO	1.050
AL - BESSEMER	Choice II	1.050
AL - BIRMINGHAM	NoProduct	1.100
AL - BIRMINGHAM	TC	1.100
AL - BIRMINGHAM	TCHL	1.100
AL - BIRMINGHAM	OC	1.050
AL - BIRMINGHAM	MC	1.050
AL - BIRMINGHAM	EPO	1.050
AL - BIRMINGHAM	OAMC	1.050
AL - BIRMINGHAM	OAEPO	1.050
AL - BIRMINGHAM	Choice II	1.050
AL - DOTHAN	NoProduct	1.100
AL - DOTHAN	TC	1.100
AL - DOTHAN	TCHL	1.100
AL - DOTHAN	OC	1.050
AL - DOTHAN	MC	1.050
AL - DOTHAN	EPO	1.050
AL - DOTHAN	OAMC	1.050
AL - DOTHAN	OAEPO	1.050
AL - DOTHAN	Choice II	1.050
AL - GADSDEN	NoProduct	1.100
AL - GADSDEN	TC	1.100
AL - GADSDEN	TCHL	1.100
AL - GADSDEN	OC	1.050
AL - GADSDEN	MC	1.050
AL - GADSDEN	EPO	1.050
AL - GADSDEN	OAMC	1.050
AL - GADSDEN	OAEPO	1.050
AL - GADSDEN	Choice II	1.050
AL - HUNTSVILLE	NoProduct	1.100
AL - HUNTSVILLE	TC	1.100
AL - HUNTSVILLE	TCHL	1.100
AL - HUNTSVILLE	OC	1.050
AL - HUNTSVILLE	MC	1.050
AL - HUNTSVILLE	EPO	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AL - HUNTSVILLE	OAMC	1.050
AL - HUNTSVILLE	OAEP0	1.050
AL - HUNTSVILLE	Choice II	1.050
AL - MOBILE	NoProduct	1.100
AL - MOBILE	TC	1.100
AL - MOBILE	TCHL	1.100
AL - MOBILE	OC	1.050
AL - MOBILE	MC	1.050
AL - MOBILE	EPO	1.050
AL - MOBILE	OAMC	1.050
AL - MOBILE	OAEP0	1.050
AL - MOBILE	Choice II	1.050
AL - MONTGOMERY	NoProduct	1.100
AL - MONTGOMERY	TC	1.100
AL - MONTGOMERY	TCHL	1.100
AL - MONTGOMERY	OC	1.050
AL - MONTGOMERY	MC	1.050
AL - MONTGOMERY	EPO	1.050
AL - MONTGOMERY	OAMC	1.050
AL - MONTGOMERY	OAEP0	1.050
AL - MONTGOMERY	Choice II	1.050
AR - All Others AR	NoProduct	1.100
AR - All Others AR	TC	1.100
AR - All Others AR	TCHL	1.100
AR - All Others AR	OC	0.750
AR - All Others AR	MC	0.750
AR - All Others AR	EPO	0.750
AR - All Others AR	OAMC	0.750
AR - All Others AR	OAEP0	0.750
AR - All Others AR	Choice II	0.750
AR - All Others AR	NoProduct	1.100
AR - All Others AR	TC	1.100
AR - All Others AR	TCHL	1.100
AR - All Others AR	OC	0.750
AR - All Others AR	MC	0.750
AR - All Others AR	EPO	0.750
AR - All Others AR	OAMC	0.750
AR - All Others AR	OAEP0	0.750
AR - All Others AR	Choice II	0.750
AR - FORT SMITH	NoProduct	1.100
AR - FORT SMITH	TC	1.100
AR - FORT SMITH	TCHL	1.100
AR - FORT SMITH	OC	0.750
AR - FORT SMITH	MC	0.750
AR - FORT SMITH	EPO	0.750
AR - FORT SMITH	OAMC	0.750
AR - FORT SMITH	OAEP0	0.750
AR - FORT SMITH	Choice II	0.750

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AR - HOT SPRINGS	NoProduct	1.100
AR - HOT SPRINGS	TC	1.100
AR - HOT SPRINGS	TCHL	1.100
AR - HOT SPRINGS	OC	0.750
AR - HOT SPRINGS	MC	0.750
AR - HOT SPRINGS	EPO	0.750
AR - HOT SPRINGS	OAMC	0.750
AR - HOT SPRINGS	OAEP0	0.750
AR - HOT SPRINGS	Choice II	0.750
AR - LITTLE ROCK	NoProduct	1.100
AR - LITTLE ROCK	TC	1.100
AR - LITTLE ROCK	TCHL	1.100
AR - LITTLE ROCK	OC	0.750
AR - LITTLE ROCK	MC	0.750
AR - LITTLE ROCK	EPO	0.750
AR - LITTLE ROCK	OAMC	0.750
AR - LITTLE ROCK	OAEP0	0.750
AR - LITTLE ROCK	Choice II	0.750
AR - PINE BLUFF	NoProduct	1.100
AR - PINE BLUFF	TC	1.100
AR - PINE BLUFF	TCHL	1.100
AR - PINE BLUFF	OC	0.750
AR - PINE BLUFF	MC	0.750
AR - PINE BLUFF	EPO	0.750
AR - PINE BLUFF	OAMC	0.750
AR - PINE BLUFF	OAEP0	0.750
AR - PINE BLUFF	Choice II	0.750
AR - TEXARKANA	NoProduct	1.100
AR - TEXARKANA	TC	1.100
AR - TEXARKANA	TCHL	1.100
AR - TEXARKANA	OC	0.750
AR - TEXARKANA	MC	0.750
AR - TEXARKANA	EPO	0.750
AR - TEXARKANA	OAMC	0.750
AR - TEXARKANA	OAEP0	0.750
AR - TEXARKANA	Choice II	0.750
AR - WEST MEMPHIS	NoProduct	1.000
AR - WEST MEMPHIS	TC	1.000
AR - WEST MEMPHIS	TCHL	1.000
AR - WEST MEMPHIS	OC	0.849
AR - WEST MEMPHIS	MC	0.849
AR - WEST MEMPHIS	EPO	0.849
AR - WEST MEMPHIS	OAMC	0.849
AR - WEST MEMPHIS	OAEP0	0.849
AR - WEST MEMPHIS	Choice II	0.899
AR - WEST MEMPHIS 2	NoProduct	1.000
AR - WEST MEMPHIS 2	TC	1.000
AR - WEST MEMPHIS 2	TCHL	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AR - WEST MEMPHIS 2	OC	0.849
AR - WEST MEMPHIS 2	MC	0.849
AR - WEST MEMPHIS 2	EPO	0.849
AR - WEST MEMPHIS 2	OAMC	0.849
AR - WEST MEMPHIS 2	OAEP0	0.849
AR - WEST MEMPHIS 2	Choice II	0.899
AS - HONOLULU	NoProduct	1.000
AS - HONOLULU	TC	1.000
AS - HONOLULU	TCHL	1.000
AS - HONOLULU	OC	1.000
AS - HONOLULU	MC	1.000
AS - HONOLULU	EPO	1.000
AS - HONOLULU	OAMC	1.000
AS - HONOLULU	OAEP0	1.000
AS - HONOLULU	Choice II	1.000
AZ - Apache	NoProduct	0.800
AZ - Apache	TC	0.800
AZ - Apache	TCHL	0.800
AZ - Apache	OC	0.600
AZ - Apache	MC	0.600
AZ - Apache	EPO	0.600
AZ - Apache	OAMC	0.600
AZ - Apache	OAEP0	0.600
AZ - Apache	Choice II	0.800
AZ - Arizona (AZ01)	QPOS	0.700
AZ - Arizona (AZ01)	QPOS	0.700
AZ - Arizona (AZ01)	HMO	0.700
AZ - Arizona (AZ01)	HMO	0.700
AZ - Arizona (AZ01)	OAQPOS	0.700
AZ - Arizona (AZ01)	OAQPOS	0.700
AZ - Arizona (AZ01)	OAHMO	0.700
AZ - Arizona (AZ01)	OAHMO	0.700
AZ - Arizona (AZ01)	Choice II	0.800
AZ - Arizona (AZ01)	Choice II	0.800
AZ - Carefree	NoProduct	0.800
AZ - Carefree	TC	0.800
AZ - Carefree	TCHL	0.800
AZ - Carefree	OC	0.600
AZ - Carefree	MC	0.600
AZ - Carefree	EPO	0.600
AZ - Carefree	OAMC	0.600
AZ - Carefree	OAEP0	0.600
AZ - Carefree	Choice II	0.800
AZ - Carefree (AZ01)	QPOS	0.700
AZ - Carefree (AZ01)	HMO	0.700
AZ - Carefree (AZ01)	OAQPOS	0.700
AZ - Carefree (AZ01)	OAHMO	0.700
AZ - Carefree (AZ01)	Choice II	0.800

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Casa Grande	NoProduct	0.800
AZ - Casa Grande	TC	0.800
AZ - Casa Grande	TCHL	0.800
AZ - Casa Grande	OC	0.600
AZ - Casa Grande	MC	0.600
AZ - Casa Grande	EPO	0.600
AZ - Casa Grande	OAMC	0.600
AZ - Casa Grande	OAEP0	0.600
AZ - Casa Grande	Choice II	0.800
AZ - Casa Grande (AZ01)	QPOS	0.700
AZ - Casa Grande (AZ01)	HMO	0.700
AZ - Casa Grande (AZ01)	OAQPOS	0.700
AZ - Casa Grande (AZ01)	OAHMO	0.700
AZ - Casa Grande (AZ01)	Choice II	0.800
AZ - Chandler	NoProduct	0.800
AZ - Chandler	TC	0.800
AZ - Chandler	TCHL	0.800
AZ - Chandler	OC	0.600
AZ - Chandler	MC	0.600
AZ - Chandler	EPO	0.600
AZ - Chandler	OAMC	0.600
AZ - Chandler	OAEP0	0.600
AZ - Chandler	Choice II	0.800
AZ - Chandler (AZ01)	QPOS	0.700
AZ - Chandler (AZ01)	HMO	0.700
AZ - Chandler (AZ01)	OAQPOS	0.700
AZ - Chandler (AZ01)	OAHMO	0.700
AZ - Chandler (AZ01)	Choice II	0.800
AZ - Cochise	NoProduct	0.800
AZ - Cochise	TC	0.800
AZ - Cochise	TCHL	0.800
AZ - Cochise	OC	0.600
AZ - Cochise	MC	0.600
AZ - Cochise	EPO	0.600
AZ - Cochise	OAMC	0.600
AZ - Cochise	OAEP0	0.600
AZ - Cochise	Choice II	0.800
AZ - Cochise (AZ01)	QPOS	0.700
AZ - Cochise (AZ01)	HMO	0.700
AZ - Cochise (AZ01)	OAQPOS	0.700
AZ - Cochise (AZ01)	OAHMO	0.700
AZ - Cochise (AZ01)	Choice II	0.800
AZ - Coconino	NoProduct	0.800
AZ - Coconino	TC	0.800
AZ - Coconino	TCHL	0.800
AZ - Coconino	OC	0.600
AZ - Coconino	MC	0.600
AZ - Coconino	EPO	0.600

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Coconino	OAMC	0.600
AZ - Coconino	OAEP0	0.600
AZ - Coconino	Choice II	0.800
AZ - Cottonwood	NoProduct	0.800
AZ - Cottonwood	TC	0.800
AZ - Cottonwood	TCHL	0.800
AZ - Cottonwood	OC	0.600
AZ - Cottonwood	MC	0.600
AZ - Cottonwood	EPO	0.600
AZ - Cottonwood	OAMC	0.600
AZ - Cottonwood	OAEP0	0.600
AZ - Cottonwood	Choice II	0.800
AZ - Cottonwood (AZ01)	QPOS	0.700
AZ - Cottonwood (AZ01)	HMO	0.700
AZ - Cottonwood (AZ01)	OAQPOS	0.700
AZ - Cottonwood (AZ01)	OAHMO	0.700
AZ - Cottonwood (AZ01)	Choice II	0.800
AZ - Deer Valley	NoProduct	0.800
AZ - Deer Valley	TC	0.800
AZ - Deer Valley	TCHL	0.800
AZ - Deer Valley	OC	0.600
AZ - Deer Valley	MC	0.600
AZ - Deer Valley	EPO	0.600
AZ - Deer Valley	OAMC	0.600
AZ - Deer Valley	OAEP0	0.600
AZ - Deer Valley	Choice II	0.800
AZ - Deer Valley (AZ01)	QPOS	0.700
AZ - Deer Valley (AZ01)	HMO	0.700
AZ - Deer Valley (AZ01)	OAQPOS	0.700
AZ - Deer Valley (AZ01)	OAHMO	0.700
AZ - Deer Valley (AZ01)	Choice II	0.800
AZ - Desert (AZ01)	QPOS	0.700
AZ - Desert (AZ01)	HMO	0.700
AZ - Desert (AZ01)	OAQPOS	0.700
AZ - Desert (AZ01)	OAHMO	0.700
AZ - Desert (AZ01)	Choice II	0.800
AZ - Flagstaff	NoProduct	0.800
AZ - Flagstaff	TC	0.800
AZ - Flagstaff	TCHL	0.800
AZ - Flagstaff	OC	0.600
AZ - Flagstaff	MC	0.600
AZ - Flagstaff	EPO	0.600
AZ - Flagstaff	OAMC	0.600
AZ - Flagstaff	OAEP0	0.600
AZ - Flagstaff	Choice II	0.800
AZ - Gilbert	NoProduct	0.800
AZ - Gilbert	TC	0.800
AZ - Gilbert	TCHL	0.800

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Gilbert	OC	0.600
AZ - Gilbert	MC	0.600
AZ - Gilbert	EPO	0.600
AZ - Gilbert	OAMC	0.600
AZ - Gilbert	OAEPO	0.600
AZ - Gilbert	Choice II	0.800
AZ - Gilbert (AZ01)	QPOS	0.700
AZ - Gilbert (AZ01)	HMO	0.700
AZ - Gilbert (AZ01)	OAQPOS	0.700
AZ - Gilbert (AZ01)	OAHMO	0.700
AZ - Gilbert (AZ01)	Choice II	0.800
AZ - Glendale/Peoria (AZ01)	QPOS	0.700
AZ - Glendale/Peoria (AZ01)	HMO	0.700
AZ - Glendale/Peoria (AZ01)	OAQPOS	0.700
AZ - Glendale/Peoria (AZ01)	OAHMO	0.700
AZ - Glendale/Peoria (AZ01)	Choice II	0.800
AZ - Globe	NoProduct	0.800
AZ - Globe	TC	0.800
AZ - Globe	TCHL	0.800
AZ - Globe	OC	0.600
AZ - Globe	MC	0.600
AZ - Globe	EPO	0.600
AZ - Globe	OAMC	0.600
AZ - Globe	OAEPO	0.600
AZ - Globe	Choice II	0.800
AZ - Goodyear	NoProduct	0.800
AZ - Goodyear	TC	0.800
AZ - Goodyear	TCHL	0.800
AZ - Goodyear	OC	0.600
AZ - Goodyear	MC	0.600
AZ - Goodyear	EPO	0.600
AZ - Goodyear	OAMC	0.600
AZ - Goodyear	OAEPO	0.600
AZ - Goodyear	Choice II	0.800
AZ - Goodyear (AZ01)	QPOS	0.700
AZ - Goodyear (AZ01)	HMO	0.700
AZ - Goodyear (AZ01)	OAQPOS	0.700
AZ - Goodyear (AZ01)	OAHMO	0.700
AZ - Goodyear (AZ01)	Choice II	0.800
AZ - Greenlee	NoProduct	0.800
AZ - Greenlee	TC	0.800
AZ - Greenlee	TCHL	0.800
AZ - Greenlee	OC	0.600
AZ - Greenlee	MC	0.600
AZ - Greenlee	EPO	0.600
AZ - Greenlee	OAMC	0.600
AZ - Greenlee	OAEPO	0.600
AZ - Greenlee	Choice II	0.800

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Guadalupe	NoProduct	0.800
AZ - Guadalupe	TC	0.800
AZ - Guadalupe	TCHL	0.800
AZ - Guadalupe	OC	0.600
AZ - Guadalupe	MC	0.600
AZ - Guadalupe	EPO	0.600
AZ - Guadalupe	OAMC	0.600
AZ - Guadalupe	OAEP0	0.600
AZ - Guadalupe	Choice II	0.800
AZ - Guadalupe (AZ01)	QPOS	0.700
AZ - Guadalupe (AZ01)	HMO	0.700
AZ - Guadalupe (AZ01)	OAQPOS	0.700
AZ - Guadalupe (AZ01)	OAHMO	0.700
AZ - Guadalupe (AZ01)	Choice II	0.800
AZ - Happy Valley	NoProduct	0.800
AZ - Happy Valley	TC	0.800
AZ - Happy Valley	TCHL	0.800
AZ - Happy Valley	OC	0.600
AZ - Happy Valley	MC	0.600
AZ - Happy Valley	EPO	0.600
AZ - Happy Valley	OAMC	0.600
AZ - Happy Valley	OAEP0	0.600
AZ - Happy Valley	Choice II	0.800
AZ - Happy Valley (AZ01)	QPOS	0.700
AZ - Happy Valley (AZ01)	HMO	0.700
AZ - Happy Valley (AZ01)	OAQPOS	0.700
AZ - Happy Valley (AZ01)	OAHMO	0.700
AZ - Happy Valley (AZ01)	Choice II	0.800
AZ - Kingman	NoProduct	0.800
AZ - Kingman	TC	0.800
AZ - Kingman	TCHL	0.800
AZ - Kingman	OC	0.600
AZ - Kingman	MC	0.600
AZ - Kingman	EPO	0.600
AZ - Kingman	OAMC	0.600
AZ - Kingman	OAEP0	0.600
AZ - Kingman	Choice II	0.800
AZ - Kingman (AZ01)	QPOS	0.700
AZ - Kingman (AZ01)	HMO	0.700
AZ - Kingman (AZ01)	OAQPOS	0.700
AZ - Kingman (AZ01)	OAHMO	0.700
AZ - Kingman (AZ01)	Choice II	0.800
AZ - Lake Havasu	NoProduct	0.800
AZ - Lake Havasu	TC	0.800
AZ - Lake Havasu	TCHL	0.800
AZ - Lake Havasu	OC	0.600
AZ - Lake Havasu	MC	0.600
AZ - Lake Havasu	EPO	0.600

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Lake Havasu	OAMC	0.600
AZ - Lake Havasu	OAEP0	0.600
AZ - Lake Havasu	Choice II	0.800
AZ - Lake Havasu (AZ01)	QPOS	0.700
AZ - Lake Havasu (AZ01)	HMO	0.700
AZ - Lake Havasu (AZ01)	OAQPOS	0.700
AZ - Lake Havasu (AZ01)	OAHMO	0.700
AZ - Lake Havasu (AZ01)	Choice II	0.800
AZ - Maryvale	NoProduct	0.800
AZ - Maryvale	TC	0.800
AZ - Maryvale	TCHL	0.800
AZ - Maryvale	OC	0.600
AZ - Maryvale	MC	0.600
AZ - Maryvale	EPO	0.600
AZ - Maryvale	OAMC	0.600
AZ - Maryvale	OAEP0	0.600
AZ - Maryvale	Choice II	0.800
AZ - Maryvale (AZ01)	QPOS	0.700
AZ - Maryvale (AZ01)	HMO	0.700
AZ - Maryvale (AZ01)	OAQPOS	0.700
AZ - Maryvale (AZ01)	OAHMO	0.700
AZ - Maryvale (AZ01)	Choice II	0.800
AZ - Mesa	NoProduct	0.800
AZ - Mesa	TC	0.800
AZ - Mesa	TCHL	0.800
AZ - Mesa	OC	0.600
AZ - Mesa	MC	0.600
AZ - Mesa	EPO	0.600
AZ - Mesa	OAMC	0.600
AZ - Mesa	OAEP0	0.600
AZ - Mesa	Choice II	0.800
AZ - Mesa (AZ01)	QPOS	0.700
AZ - Mesa (AZ01)	HMO	0.700
AZ - Mesa (AZ01)	OAQPOS	0.700
AZ - Mesa (AZ01)	OAHMO	0.700
AZ - Mesa (AZ01)	Choice II	0.800
AZ - Mesa N	NoProduct	0.800
AZ - Mesa N	TC	0.800
AZ - Mesa N	TCHL	0.800
AZ - Mesa N	OC	0.600
AZ - Mesa N	MC	0.600
AZ - Mesa N	EPO	0.600
AZ - Mesa N	OAMC	0.600
AZ - Mesa N	OAEP0	0.600
AZ - Mesa N	Choice II	0.800
AZ - Mesa N (AZ01)	QPOS	0.700
AZ - Mesa N (AZ01)	HMO	0.700
AZ - Mesa N (AZ01)	OAQPOS	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Mesa N (AZ01)	OAHMO	0.700
AZ - Mesa N (AZ01)	Choice II	0.800
AZ - Mesa/Chand/Glib/Tempe (AZ01)	QPOS	0.700
AZ - Mesa/Chand/Glib/Tempe (AZ01)	HMO	0.700
AZ - Mesa/Chand/Glib/Tempe (AZ01)	OAQPOS	0.700
AZ - Mesa/Chand/Glib/Tempe (AZ01)	OAHMO	0.700
AZ - Mesa/Chand/Glib/Tempe (AZ01)	Choice II	0.800
AZ - Mohave	NoProduct	0.800
AZ - Mohave	TC	0.800
AZ - Mohave	TCHL	0.800
AZ - Mohave	OC	0.600
AZ - Mohave	MC	0.600
AZ - Mohave	EPO	0.600
AZ - Mohave	OAMC	0.600
AZ - Mohave	OAEPO	0.600
AZ - Mohave	Choice II	0.800
AZ - Mohave (AZ01)	QPOS	0.700
AZ - Mohave (AZ01)	HMO	0.700
AZ - Mohave (AZ01)	OAQPOS	0.700
AZ - Mohave (AZ01)	OAHMO	0.700
AZ - Mohave (AZ01)	Choice II	0.800
AZ - Navajo	NoProduct	0.800
AZ - Navajo	TC	0.800
AZ - Navajo	TCHL	0.800
AZ - Navajo	OC	0.600
AZ - Navajo	MC	0.600
AZ - Navajo	EPO	0.600
AZ - Navajo	OAMC	0.600
AZ - Navajo	OAEPO	0.600
AZ - Navajo	Choice II	0.800
AZ - Nogales	NoProduct	0.800
AZ - Nogales	TC	0.800
AZ - Nogales	TCHL	0.800
AZ - Nogales	OC	0.600
AZ - Nogales	MC	0.600
AZ - Nogales	EPO	0.600
AZ - Nogales	OAMC	0.600
AZ - Nogales	OAEPO	0.600
AZ - Nogales	Choice II	0.800
AZ - Nogales (AZ01)	QPOS	0.700
AZ - Nogales (AZ01)	HMO	0.700
AZ - Nogales (AZ01)	OAQPOS	0.700
AZ - Nogales (AZ01)	OAHMO	0.700
AZ - Nogales (AZ01)	Choice II	0.800
AZ - Non Urban	NoProduct	0.800
AZ - Non Urban	TC	0.800
AZ - Non Urban	TCHL	0.800
AZ - Non Urban	OC	0.600

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Non Urban	MC	0.600
AZ - Non Urban	EPO	0.600
AZ - Non Urban	OAMC	0.600
AZ - Non Urban	OAEPO	0.600
AZ - Non Urban	Choice II	0.800
AZ - Paradise Valley	NoProduct	0.800
AZ - Paradise Valley	TC	0.800
AZ - Paradise Valley	TCHL	0.800
AZ - Paradise Valley	OC	0.600
AZ - Paradise Valley	MC	0.600
AZ - Paradise Valley	EPO	0.600
AZ - Paradise Valley	OAMC	0.600
AZ - Paradise Valley	OAEPO	0.600
AZ - Paradise Valley	Choice II	0.800
AZ - Paradise Valley (AZ01)	QPOS	0.700
AZ - Paradise Valley (AZ01)	HMO	0.700
AZ - Paradise Valley (AZ01)	OAQPOS	0.700
AZ - Paradise Valley (AZ01)	OAHMO	0.700
AZ - Paradise Valley (AZ01)	Choice II	0.800
AZ - Parker	NoProduct	0.800
AZ - Parker	TC	0.800
AZ - Parker	TCHL	0.800
AZ - Parker	OC	0.600
AZ - Parker	MC	0.600
AZ - Parker	EPO	0.600
AZ - Parker	OAMC	0.600
AZ - Parker	OAEPO	0.600
AZ - Parker	Choice II	0.800
AZ - Peoria	NoProduct	0.800
AZ - Peoria	TC	0.800
AZ - Peoria	TCHL	0.800
AZ - Peoria	OC	0.600
AZ - Peoria	MC	0.600
AZ - Peoria	EPO	0.600
AZ - Peoria	OAMC	0.600
AZ - Peoria	OAEPO	0.600
AZ - Peoria	Choice II	0.800
AZ - Peoria (AZ01)	QPOS	0.700
AZ - Peoria (AZ01)	HMO	0.700
AZ - Peoria (AZ01)	OAQPOS	0.700
AZ - Peoria (AZ01)	OAHMO	0.700
AZ - Peoria (AZ01)	Choice II	0.800
AZ - Phoenix	NoProduct	0.800
AZ - Phoenix	TC	0.800
AZ - Phoenix	TCHL	0.800
AZ - Phoenix	OC	0.600
AZ - Phoenix	MC	0.600
AZ - Phoenix	EPO	0.600

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Phoenix	OAMC	0.600
AZ - Phoenix	OAEP0	0.600
AZ - Phoenix	Choice II	0.800
AZ - Phoenix (AZ01)	QPOS	0.700
AZ - Phoenix (AZ01)	HMO	0.700
AZ - Phoenix (AZ01)	OAQPOS	0.700
AZ - Phoenix (AZ01)	OAHMO	0.700
AZ - Phoenix (AZ01)	Choice II	0.800
AZ - Phoenix N	NoProduct	0.800
AZ - Phoenix N	TC	0.800
AZ - Phoenix N	TCHL	0.800
AZ - Phoenix N	OC	0.600
AZ - Phoenix N	MC	0.600
AZ - Phoenix N	EPO	0.600
AZ - Phoenix N	OAMC	0.600
AZ - Phoenix N	OAEP0	0.600
AZ - Phoenix N	Choice II	0.800
AZ - Phoenix N (AZ01)	QPOS	0.700
AZ - Phoenix N (AZ01)	HMO	0.700
AZ - Phoenix N (AZ01)	OAQPOS	0.700
AZ - Phoenix N (AZ01)	OAHMO	0.700
AZ - Phoenix N (AZ01)	Choice II	0.800
AZ - Phoenix SW	NoProduct	0.800
AZ - Phoenix SW	TC	0.800
AZ - Phoenix SW	TCHL	0.800
AZ - Phoenix SW	OC	0.600
AZ - Phoenix SW	MC	0.600
AZ - Phoenix SW	EPO	0.600
AZ - Phoenix SW	OAMC	0.600
AZ - Phoenix SW	OAEP0	0.600
AZ - Phoenix SW	Choice II	0.800
AZ - Phoenix SW (AZ01)	QPOS	0.700
AZ - Phoenix SW (AZ01)	HMO	0.700
AZ - Phoenix SW (AZ01)	OAQPOS	0.700
AZ - Phoenix SW (AZ01)	OAHMO	0.700
AZ - Phoenix SW (AZ01)	Choice II	0.800
AZ - Pima	NoProduct	0.800
AZ - Pima	TC	0.800
AZ - Pima	TCHL	0.800
AZ - Pima	OC	0.600
AZ - Pima	MC	0.600
AZ - Pima	EPO	0.600
AZ - Pima	OAMC	0.600
AZ - Pima	OAEP0	0.600
AZ - Pima	Choice II	0.800
AZ - Pima (AZ01)	QPOS	0.700
AZ - Pima (AZ01)	HMO	0.700
AZ - Pima (AZ01)	OAQPOS	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Pima (AZ01)	OAHMO	0.700
AZ - Pima (AZ01)	Choice II	0.800
AZ - Prescott	NoProduct	0.800
AZ - Prescott	TC	0.800
AZ - Prescott	TCHL	0.800
AZ - Prescott	OC	0.600
AZ - Prescott	MC	0.600
AZ - Prescott	EPO	0.600
AZ - Prescott	OAMC	0.600
AZ - Prescott	OAEPO	0.600
AZ - Prescott	Choice II	0.800
AZ - Prescott (AZ01)	QPOS	0.700
AZ - Prescott (AZ01)	HMO	0.700
AZ - Prescott (AZ01)	OAQPOS	0.700
AZ - Prescott (AZ01)	OAHMO	0.700
AZ - Prescott (AZ01)	Choice II	0.800
AZ - Queen Creek	NoProduct	0.800
AZ - Queen Creek	TC	0.800
AZ - Queen Creek	TCHL	0.800
AZ - Queen Creek	OC	0.600
AZ - Queen Creek	MC	0.600
AZ - Queen Creek	EPO	0.600
AZ - Queen Creek	OAMC	0.600
AZ - Queen Creek	OAEPO	0.600
AZ - Queen Creek	Choice II	0.800
AZ - Queen Creek (AZ01)	QPOS	0.700
AZ - Queen Creek (AZ01)	HMO	0.700
AZ - Queen Creek (AZ01)	OAQPOS	0.700
AZ - Queen Creek (AZ01)	OAHMO	0.700
AZ - Queen Creek (AZ01)	Choice II	0.800
AZ - Safford	NoProduct	0.800
AZ - Safford	TC	0.800
AZ - Safford	TCHL	0.800
AZ - Safford	OC	0.600
AZ - Safford	MC	0.600
AZ - Safford	EPO	0.600
AZ - Safford	OAMC	0.600
AZ - Safford	OAEPO	0.600
AZ - Safford	Choice II	0.800
AZ - Safford (AZ01)	QPOS	0.700
AZ - Safford (AZ01)	HMO	0.700
AZ - Safford (AZ01)	OAQPOS	0.700
AZ - Safford (AZ01)	OAHMO	0.700
AZ - Safford (AZ01)	Choice II	0.800
AZ - Scottsdale	NoProduct	0.800
AZ - Scottsdale	TC	0.800
AZ - Scottsdale	TCHL	0.800
AZ - Scottsdale	OC	0.600

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Scottsdale	MC	0.600
AZ - Scottsdale	EPO	0.600
AZ - Scottsdale	OAMC	0.600
AZ - Scottsdale	OAEPO	0.600
AZ - Scottsdale	Choice II	0.800
AZ - Scottsdale (AZ01)	QPOS	0.700
AZ - Scottsdale (AZ01)	HMO	0.700
AZ - Scottsdale (AZ01)	OAQPOS	0.700
AZ - Scottsdale (AZ01)	OAHMO	0.700
AZ - Scottsdale (AZ01)	Choice II	0.800
AZ - Show Low	NoProduct	0.800
AZ - Show Low	TC	0.800
AZ - Show Low	TCHL	0.800
AZ - Show Low	OC	0.600
AZ - Show Low	MC	0.600
AZ - Show Low	EPO	0.600
AZ - Show Low	OAMC	0.600
AZ - Show Low	OAEPO	0.600
AZ - Show Low	Choice II	0.800
AZ - Springerville	NoProduct	0.800
AZ - Springerville	TC	0.800
AZ - Springerville	TCHL	0.800
AZ - Springerville	OC	0.600
AZ - Springerville	MC	0.600
AZ - Springerville	EPO	0.600
AZ - Springerville	OAMC	0.600
AZ - Springerville	OAEPO	0.600
AZ - Springerville	Choice II	0.800
AZ - Sun City	NoProduct	0.800
AZ - Sun City	TC	0.800
AZ - Sun City	TCHL	0.800
AZ - Sun City	OC	0.600
AZ - Sun City	MC	0.600
AZ - Sun City	EPO	0.600
AZ - Sun City	OAMC	0.600
AZ - Sun City	OAEPO	0.600
AZ - Sun City	Choice II	0.800
AZ - Sun City (AZ01)	QPOS	0.700
AZ - Sun City (AZ01)	HMO	0.700
AZ - Sun City (AZ01)	OAQPOS	0.700
AZ - Sun City (AZ01)	OAHMO	0.700
AZ - Sun City (AZ01)	Choice II	0.800
AZ - Tucson	NoProduct	0.800
AZ - Tucson	TC	0.800
AZ - Tucson	TCHL	0.800
AZ - Tucson	OC	0.600
AZ - Tucson	MC	0.600
AZ - Tucson	EPO	0.600

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Tucson	OAMC	0.600
AZ - Tucson	OAEP0	0.600
AZ - Tucson	Choice II	0.800
AZ - Tucson (AZ01)	QPOS	0.700
AZ - Tucson (AZ01)	HMO	0.700
AZ - Tucson (AZ01)	OAQPOS	0.700
AZ - Tucson (AZ01)	OAHMO	0.700
AZ - Tucson (AZ01)	Choice II	0.800
AZ - Tucson E	NoProduct	0.800
AZ - Tucson E	TC	0.800
AZ - Tucson E	TCHL	0.800
AZ - Tucson E	OC	0.600
AZ - Tucson E	MC	0.600
AZ - Tucson E	EPO	0.600
AZ - Tucson E	OAMC	0.600
AZ - Tucson E	OAEP0	0.600
AZ - Tucson E	Choice II	0.800
AZ - Tucson E (AZ01)	QPOS	0.700
AZ - Tucson E (AZ01)	HMO	0.700
AZ - Tucson E (AZ01)	OAQPOS	0.700
AZ - Tucson E (AZ01)	OAHMO	0.700
AZ - Tucson E (AZ01)	Choice II	0.800
AZ - Tucson NE	NoProduct	0.800
AZ - Tucson NE	TC	0.800
AZ - Tucson NE	TCHL	0.800
AZ - Tucson NE	OC	0.600
AZ - Tucson NE	MC	0.600
AZ - Tucson NE	EPO	0.600
AZ - Tucson NE	OAMC	0.600
AZ - Tucson NE	OAEP0	0.600
AZ - Tucson NE	Choice II	0.800
AZ - Tucson NE (AZ01)	QPOS	0.700
AZ - Tucson NE (AZ01)	HMO	0.700
AZ - Tucson NE (AZ01)	OAQPOS	0.700
AZ - Tucson NE (AZ01)	OAHMO	0.700
AZ - Tucson NE (AZ01)	Choice II	0.800
AZ - Tucson NW	NoProduct	0.800
AZ - Tucson NW	TC	0.800
AZ - Tucson NW	TCHL	0.800
AZ - Tucson NW	OC	0.600
AZ - Tucson NW	MC	0.600
AZ - Tucson NW	EPO	0.600
AZ - Tucson NW	OAMC	0.600
AZ - Tucson NW	OAEP0	0.600
AZ - Tucson NW	Choice II	0.800
AZ - Tucson NW (AZ01)	QPOS	0.700
AZ - Tucson NW (AZ01)	HMO	0.700
AZ - Tucson NW (AZ01)	OAQPOS	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Tucson NW (AZ01)	OAHMO	0.700
AZ - Tucson NW (AZ01)	Choice II	0.800
AZ - Tucson SW	NoProduct	0.800
AZ - Tucson SW	TC	0.800
AZ - Tucson SW	TCHL	0.800
AZ - Tucson SW	OC	0.600
AZ - Tucson SW	MC	0.600
AZ - Tucson SW	EPO	0.600
AZ - Tucson SW	OAMC	0.600
AZ - Tucson SW	OAEPO	0.600
AZ - Tucson SW	Choice II	0.800
AZ - Tucson SW (AZ01)	QPOS	0.700
AZ - Tucson SW (AZ01)	HMO	0.700
AZ - Tucson SW (AZ01)	OAQPOS	0.700
AZ - Tucson SW (AZ01)	OAHMO	0.700
AZ - Tucson SW (AZ01)	Choice II	0.800
AZ - Urban Glendale/Peoria	NoProduct	0.800
AZ - Urban Glendale/Peoria	TC	0.800
AZ - Urban Glendale/Peoria	TCHL	0.800
AZ - Urban Glendale/Peoria	OC	0.600
AZ - Urban Glendale/Peoria	MC	0.600
AZ - Urban Glendale/Peoria	EPO	0.600
AZ - Urban Glendale/Peoria	OAMC	0.600
AZ - Urban Glendale/Peoria	OAEPO	0.600
AZ - Urban Glendale/Peoria	Choice II	0.800
AZ - Urban Mesa/Chand/Gilb/Tempe	NoProduct	0.800
AZ - Urban Mesa/Chand/Gilb/Tempe	TC	0.800
AZ - Urban Mesa/Chand/Gilb/Tempe	TCHL	0.800
AZ - Urban Mesa/Chand/Gilb/Tempe	OC	0.600
AZ - Urban Mesa/Chand/Gilb/Tempe	MC	0.600
AZ - Urban Mesa/Chand/Gilb/Tempe	EPO	0.600
AZ - Urban Mesa/Chand/Gilb/Tempe	OAMC	0.600
AZ - Urban Mesa/Chand/Gilb/Tempe	OAEPO	0.600
AZ - Urban Mesa/Chand/Gilb/Tempe	Choice II	0.800
AZ - Urban Scottsdale	NoProduct	0.800
AZ - Urban Scottsdale	TC	0.800
AZ - Urban Scottsdale	TCHL	0.800
AZ - Urban Scottsdale	OC	0.600
AZ - Urban Scottsdale	MC	0.600
AZ - Urban Scottsdale	EPO	0.600
AZ - Urban Scottsdale	OAMC	0.600
AZ - Urban Scottsdale	OAEPO	0.600
AZ - Urban Scottsdale	Choice II	0.800
AZ - Winslow	NoProduct	0.800
AZ - Winslow	TC	0.800
AZ - Winslow	TCHL	0.800
AZ - Winslow	OC	0.600
AZ - Winslow	MC	0.600

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Winslow	EPO	0.600
AZ - Winslow	OAMC	0.600
AZ - Winslow	OAEPO	0.600
AZ - Winslow	Choice II	0.800
AZ - Yuma	NoProduct	0.800
AZ - Yuma	TC	0.800
AZ - Yuma	TCHL	0.800
AZ - Yuma	OC	0.600
AZ - Yuma	MC	0.600
AZ - Yuma	EPO	0.600
AZ - Yuma	OAMC	0.600
AZ - Yuma	OAEPO	0.600
AZ - Yuma	Choice II	0.800
AZ - Yuma (AZ01)	QPOS	0.700
AZ - Yuma (AZ01)	HMO	0.700
AZ - Yuma (AZ01)	OAQPOS	0.700
AZ - Yuma (AZ01)	OAHMO	0.700
AZ - Yuma (AZ01)	Choice II	0.800
CA - 07 Lakewood (CA02)	QPOS	0.496
CA - 07 Lakewood (CA02)	HMO	0.496
CA - 07 Lakewood (CA02)	OAQPOS	0.496
CA - 07 Lakewood (CA02)	OAHMO	0.496
CA - 07 Lakewood (CA02)	Choice II	1.439
CA - 16 North Hollywood (CA02)	QPOS	0.497
CA - 16 North Hollywood (CA02)	HMO	0.497
CA - 16 North Hollywood (CA02)	OAQPOS	0.497
CA - 16 North Hollywood (CA02)	OAHMO	0.497
CA - 16 North Hollywood (CA02)	Choice II	1.244
CA - 902 Downey (CA02)	QPOS	0.497
CA - 902 Downey (CA02)	HMO	0.497
CA - 902 Downey (CA02)	OAQPOS	0.497
CA - 902 Downey (CA02)	OAHMO	0.497
CA - 902 Downey (CA02)	Choice II	1.244
CA - 903 Inglewood (CA02)	QPOS	0.497
CA - 903 Inglewood (CA02)	HMO	0.497
CA - 903 Inglewood (CA02)	OAQPOS	0.497
CA - 903 Inglewood (CA02)	OAHMO	0.497
CA - 903 Inglewood (CA02)	Choice II	1.244
CA - 905 Torrance (CA02)	QPOS	0.497
CA - 905 Torrance (CA02)	HMO	0.497
CA - 905 Torrance (CA02)	OAQPOS	0.497
CA - 905 Torrance (CA02)	OAHMO	0.497
CA - 905 Torrance (CA02)	Choice II	1.244
CA - 906 Whittier (CA02)	QPOS	0.496
CA - 906 Whittier (CA02)	HMO	0.496
CA - 906 Whittier (CA02)	OAQPOS	0.496
CA - 906 Whittier (CA02)	OAHMO	0.496
CA - 906 Whittier (CA02)	Choice II	1.439

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - 908 Long Beach (CA02)	QPOS	0.496
CA - 908 Long Beach (CA02)	HMO	0.496
CA - 908 Long Beach (CA02)	OAQPOS	0.496
CA - 908 Long Beach (CA02)	OAHMO	0.496
CA - 908 Long Beach (CA02)	Choice II	1.439
CA - 912 Glendale (CA02)	QPOS	0.497
CA - 912 Glendale (CA02)	HMO	0.497
CA - 912 Glendale (CA02)	OAQPOS	0.497
CA - 912 Glendale (CA02)	OAHMO	0.497
CA - 912 Glendale (CA02)	Choice II	1.244
CA - 914 Van Nuys (CA02)	QPOS	0.496
CA - 914 Van Nuys (CA02)	HMO	0.496
CA - 914 Van Nuys (CA02)	OAQPOS	0.496
CA - 914 Van Nuys (CA02)	OAHMO	0.496
CA - 914 Van Nuys (CA02)	Choice II	1.439
CA - 915 Burbank (CA02)	QPOS	0.496
CA - 915 Burbank (CA02)	HMO	0.496
CA - 915 Burbank (CA02)	OAQPOS	0.496
CA - 915 Burbank (CA02)	OAHMO	0.496
CA - 915 Burbank (CA02)	Choice II	1.439
CA - 917 Pomona (CA02)	QPOS	0.496
CA - 917 Pomona (CA02)	HMO	0.496
CA - 917 Pomona (CA02)	OAQPOS	0.496
CA - 917 Pomona (CA02)	OAHMO	0.496
CA - 917 Pomona (CA02)	Choice II	1.439
CA - 924 San Bernadino (CA02)	QPOS	0.646
CA - 924 San Bernadino (CA02)	HMO	0.646
CA - 924 San Bernadino (CA02)	OAQPOS	0.646
CA - 924 San Bernadino (CA02)	OAHMO	0.646
CA - 924 San Bernadino (CA02)	Choice II	1.243
CA - 925 Riverside (CA02)	QPOS	0.646
CA - 925 Riverside (CA02)	HMO	0.646
CA - 925 Riverside (CA02)	OAQPOS	0.646
CA - 925 Riverside (CA02)	OAHMO	0.646
CA - 925 Riverside (CA02)	Choice II	1.243
CA - 926 Huntington Beach (CA02)	QPOS	0.893
CA - 926 Huntington Beach (CA02)	HMO	0.893
CA - 926 Huntington Beach (CA02)	OAQPOS	0.893
CA - 926 Huntington Beach (CA02)	OAHMO	0.893
CA - 926 Huntington Beach (CA02)	Choice II	1.241
CA - 930 Oxnard (CA02)	QPOS	0.496
CA - 930 Oxnard (CA02)	HMO	0.496
CA - 930 Oxnard (CA02)	OAQPOS	0.496
CA - 930 Oxnard (CA02)	OAHMO	0.496
CA - 930 Oxnard (CA02)	Choice II	1.439
CA - 932 3 digit Zip (CA05)	QPOS	1.455
CA - 932 3 digit Zip (CA05)	HMO	1.455
CA - 932 3 digit Zip (CA05)	OAQPOS	1.455

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - 932 3 digit Zip (CA05)	OAHMO	1.455
CA - 932 3 digit Zip (CA05)	Choice II	1.697
CA - 933 Bakersfield (CA02)	QPOS	1.455
CA - 933 Bakersfield (CA02)	HMO	1.455
CA - 933 Bakersfield (CA02)	OAQPOS	1.455
CA - 933 Bakersfield (CA02)	OAHMO	1.455
CA - 933 Bakersfield (CA02)	Choice II	1.697
CA - 936 3 digit Zip (CA05)	QPOS	0.646
CA - 936 3 digit Zip (CA05)	HMO	0.646
CA - 936 3 digit Zip (CA05)	OAQPOS	0.646
CA - 936 3 digit Zip (CA05)	OAHMO	0.646
CA - 936 3 digit Zip (CA05)	Choice II	1.243
CA - 937 3 digit Zip (CA05)	QPOS	0.646
CA - 937 3 digit Zip (CA05)	HMO	0.646
CA - 937 3 digit Zip (CA05)	OAQPOS	0.646
CA - 937 3 digit Zip (CA05)	OAHMO	0.646
CA - 937 3 digit Zip (CA05)	Choice II	1.243
CA - 938 3 digit Zip (CA05)	QPOS	1.455
CA - 938 3 digit Zip (CA05)	HMO	1.455
CA - 938 3 digit Zip (CA05)	OAQPOS	1.455
CA - 938 3 digit Zip (CA05)	OAHMO	1.455
CA - 938 3 digit Zip (CA05)	Choice II	1.697
CA - 942 3 Digit Zip (CA05)	QPOS	1.455
CA - 942 3 Digit Zip (CA05)	HMO	1.455
CA - 942 3 Digit Zip (CA05)	OAQPOS	1.455
CA - 942 3 Digit Zip (CA05)	OAHMO	1.455
CA - 942 3 Digit Zip (CA05)	Choice II	1.697
CA - 952 3 digit Zip (CA05)	QPOS	1.455
CA - 952 3 digit Zip (CA05)	HMO	1.455
CA - 952 3 digit Zip (CA05)	OAQPOS	1.455
CA - 952 3 digit Zip (CA05)	OAHMO	1.455
CA - 952 3 digit Zip (CA05)	Choice II	1.697
CA - 953 3 digit Zip (CA05)	QPOS	1.455
CA - 953 3 digit Zip (CA05)	HMO	1.455
CA - 953 3 digit Zip (CA05)	OAQPOS	1.455
CA - 953 3 digit Zip (CA05)	OAHMO	1.455
CA - 953 3 digit Zip (CA05)	Choice II	1.697
CA - 956 3 Digit Zip (CA05)	QPOS	1.455
CA - 956 3 Digit Zip (CA05)	HMO	1.455
CA - 956 3 Digit Zip (CA05)	OAQPOS	1.455
CA - 956 3 Digit Zip (CA05)	OAHMO	1.455
CA - 956 3 Digit Zip (CA05)	Choice II	1.697
CA - 957 3 Digit Zip (CA05)	QPOS	1.455
CA - 957 3 Digit Zip (CA05)	HMO	1.455
CA - 957 3 Digit Zip (CA05)	OAQPOS	1.455
CA - 957 3 Digit Zip (CA05)	OAHMO	1.455
CA - 957 3 Digit Zip (CA05)	Choice II	1.697
CA - 958 3 Digit Zip (CA05)	QPOS	1.455

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - 958 3 Digit Zip (CA05)	HMO	1.455
CA - 958 3 Digit Zip (CA05)	OAQPOS	1.455
CA - 958 3 Digit Zip (CA05)	OAHMO	1.455
CA - 958 3 Digit Zip (CA05)	Choice II	1.697
CA - 959 3 Digit Zip (CA05)	QPOS	1.455
CA - 959 3 Digit Zip (CA05)	HMO	1.455
CA - 959 3 Digit Zip (CA05)	OAQPOS	1.455
CA - 959 3 Digit Zip (CA05)	OAHMO	1.455
CA - 959 3 Digit Zip (CA05)	Choice II	1.697
CA - Alameda	NoProduct	2.100
CA - Alameda	TC	2.100
CA - Alameda	TCHL	2.100
CA - Alameda	OC	2.046
CA - Alameda	MC	1.607
CA - Alameda	EPO	1.607
CA - Alameda	OAMC	1.607
CA - Alameda	OAEPO	1.607
CA - Alameda	Choice II	2.241
CA - Alameda (CA01)	QPOS	1.754
CA - Alameda (CA01)	HMO	1.754
CA - Alameda (CA01)	OAQPOS	1.754
CA - Alameda (CA01)	OAHMO	1.754
CA - Alameda (CA01)	Choice II	2.241
CA - Alameda Central	NoProduct	1.950
CA - Alameda Central	TC	1.950
CA - Alameda Central	TCHL	1.950
CA - Alameda Central	OC	1.843
CA - Alameda Central	MC	1.746
CA - Alameda Central	EPO	1.746
CA - Alameda Central	OAMC	1.746
CA - Alameda Central	OAEPO	1.746
CA - Alameda Central	Choice II	1.697
CA - Alameda Central (CA01)	QPOS	1.455
CA - Alameda Central (CA01)	HMO	1.455
CA - Alameda Central (CA01)	OAQPOS	1.455
CA - Alameda Central (CA01)	OAHMO	1.455
CA - Alameda Central (CA01)	Choice II	1.697
CA - Alameda Contra Costa W (CA01)	QPOS	1.455
CA - Alameda Contra Costa W (CA01)	HMO	1.455
CA - Alameda Contra Costa W (CA01)	OAQPOS	1.455
CA - Alameda Contra Costa W (CA01)	OAHMO	1.455
CA - Alameda Contra Costa W (CA01)	Choice II	1.697
CA - Alameda East	NoProduct	1.950
CA - Alameda East	TC	1.950
CA - Alameda East	TCHL	1.950
CA - Alameda East	OC	1.843
CA - Alameda East	MC	1.746
CA - Alameda East	EPO	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Alameda East	OAMC	1.746
CA - Alameda East	OAEP0	1.746
CA - Alameda East	Choice II	1.697
CA - Alameda East (CA01)	QPOS	1.455
CA - Alameda East (CA01)	HMO	1.455
CA - Alameda East (CA01)	OAQPOS	1.455
CA - Alameda East (CA01)	OAHMO	1.455
CA - Alameda East (CA01)	Choice II	1.697
CA - Alameda N-Contra Costa W	NoProduct	1.950
CA - Alameda N-Contra Costa W	TC	1.950
CA - Alameda N-Contra Costa W	TCHL	1.950
CA - Alameda N-Contra Costa W	OC	1.843
CA - Alameda N-Contra Costa W	MC	1.746
CA - Alameda N-Contra Costa W	EPO	1.746
CA - Alameda N-Contra Costa W	OAMC	1.746
CA - Alameda N-Contra Costa W	OAEP0	1.746
CA - Alameda N-Contra Costa W	Choice II	1.697
CA - Alameda South	NoProduct	1.950
CA - Alameda South	TC	1.950
CA - Alameda South	TCHL	1.950
CA - Alameda South	OC	1.843
CA - Alameda South	MC	1.746
CA - Alameda South	EPO	1.746
CA - Alameda South	OAMC	1.746
CA - Alameda South	OAEP0	1.746
CA - Alameda South	Choice II	1.697
CA - Alameda South (CA01)	QPOS	1.455
CA - Alameda South (CA01)	HMO	1.455
CA - Alameda South (CA01)	OAQPOS	1.455
CA - Alameda South (CA01)	OAHMO	1.455
CA - Alameda South (CA01)	Choice II	1.697
CA - Alhambra 918	NoProduct	1.950
CA - Alhambra 918	TC	1.950
CA - Alhambra 918	TCHL	1.950
CA - Alhambra 918	OC	1.843
CA - Alhambra 918	MC	1.746
CA - Alhambra 918	EPO	1.746
CA - Alhambra 918	OAMC	1.746
CA - Alhambra 918	OAEP0	1.746
CA - Alhambra 918	Choice II	1.697
CA - Amador Non-HMO	NoProduct	1.950
CA - Amador Non-HMO	TC	1.950
CA - Amador Non-HMO	TCHL	1.950
CA - Amador Non-HMO	OC	1.843
CA - Amador Non-HMO	MC	1.746
CA - Amador Non-HMO	EPO	1.746
CA - Amador Non-HMO	OAMC	1.746
CA - Amador Non-HMO	OAEP0	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Amador Non-HMO	Choice II	1.697
CA - Arcadia 910	NoProduct	1.650
CA - Arcadia 910	TC	1.650
CA - Arcadia 910	TCHL	1.650
CA - Arcadia 910	OC	1.638
CA - Arcadia 910	MC	1.638
CA - Arcadia 910	EPO	1.638
CA - Arcadia 910	OAMC	1.638
CA - Arcadia 910	OAEP0	1.638
CA - Arcadia 910	Choice II	1.439
CA - Armed Forces 963	NoProduct	1.950
CA - Armed Forces 963	TC	1.950
CA - Armed Forces 963	TCHL	1.950
CA - Armed Forces 963	OC	1.843
CA - Armed Forces 963	MC	1.746
CA - Armed Forces 963	EPO	1.746
CA - Armed Forces 963	OAMC	1.746
CA - Armed Forces 963	OAEP0	1.746
CA - Armed Forces 963	Choice II	1.697
CA - Armed Forces 965	NoProduct	1.950
CA - Armed Forces 965	TC	1.950
CA - Armed Forces 965	TCHL	1.950
CA - Armed Forces 965	OC	1.843
CA - Armed Forces 965	MC	1.746
CA - Armed Forces 965	EPO	1.746
CA - Armed Forces 965	OAMC	1.746
CA - Armed Forces 965	OAEP0	1.746
CA - Armed Forces 965	Choice II	1.697
CA - Azusa_Glendor	NoProduct	1.650
CA - Azusa_Glendor	TC	1.650
CA - Azusa_Glendor	TCHL	1.650
CA - Azusa_Glendor	OC	1.638
CA - Azusa_Glendor	MC	1.638
CA - Azusa_Glendor	EPO	1.638
CA - Azusa_Glendor	OAMC	1.638
CA - Azusa_Glendor	OAEP0	1.638
CA - Azusa_Glendor	Choice II	1.439
CA - Azusa_Glendor (CA02)	QPOS	0.496
CA - Azusa_Glendor (CA02)	HMO	0.496
CA - Azusa_Glendor (CA02)	OAQPOS	0.496
CA - Azusa_Glendor (CA02)	OAHMO	0.496
CA - Azusa_Glendor (CA02)	Choice II	1.439
CA - Bakersfield 933	NoProduct	1.950
CA - Bakersfield 933	TC	1.950
CA - Bakersfield 933	TCHL	1.950
CA - Bakersfield 933	OC	1.843
CA - Bakersfield 933	MC	1.746
CA - Bakersfield 933	EPO	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Bakersfield 933	OAMC	1.746
CA - Bakersfield 933	OAEP0	1.746
CA - Bakersfield 933	Choice II	1.697
CA - Bakersfield non-HMO	NoProduct	1.650
CA - Bakersfield non-HMO	TC	1.650
CA - Bakersfield non-HMO	TCHL	1.650
CA - Bakersfield non-HMO	OC	1.638
CA - Bakersfield non-HMO	MC	1.638
CA - Bakersfield non-HMO	EPO	1.638
CA - Bakersfield non-HMO	OAMC	1.638
CA - Bakersfield non-HMO	OAEP0	1.638
CA - Bakersfield non-HMO	Choice II	1.439
CA - Baldwin Park_LaPuente	NoProduct	1.650
CA - Baldwin Park_LaPuente	TC	1.650
CA - Baldwin Park_LaPuente	TCHL	1.650
CA - Baldwin Park_LaPuente	OC	1.638
CA - Baldwin Park_LaPuente	MC	1.638
CA - Baldwin Park_LaPuente	EPO	1.638
CA - Baldwin Park_LaPuente	OAMC	1.638
CA - Baldwin Park_LaPuente	OAEP0	1.638
CA - Baldwin Park_LaPuente	Choice II	1.439
CA - BaldwinPark_LaPuente (CA02)	QPOS	0.496
CA - BaldwinPark_LaPuente (CA02)	HMO	0.496
CA - BaldwinPark_LaPuente (CA02)	OAQPOS	0.496
CA - BaldwinPark_LaPuente (CA02)	OAHMO	0.496
CA - BaldwinPark_LaPuente (CA02)	Choice II	1.439
CA - Barstow	NoProduct	1.900
CA - Barstow	TC	1.900
CA - Barstow	TCHL	1.900
CA - Barstow	OC	1.441
CA - Barstow	MC	1.441
CA - Barstow	EPO	1.441
CA - Barstow	OAMC	1.441
CA - Barstow	OAEP0	1.441
CA - Barstow	Choice II	1.243
CA - Barstow (CA02)	QPOS	0.646
CA - Barstow (CA02)	HMO	0.646
CA - Barstow (CA02)	OAQPOS	0.646
CA - Barstow (CA02)	OAHMO	0.646
CA - Barstow (CA02)	Choice II	1.243
CA - Belmont	NoProduct	1.950
CA - Belmont	TC	1.950
CA - Belmont	TCHL	1.950
CA - Belmont	OC	1.843
CA - Belmont	MC	1.746
CA - Belmont	EPO	1.746
CA - Belmont	OAMC	1.746
CA - Belmont	OAEP0	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Belmont	Choice II	1.697
CA - Belmont (CA01)	QPOS	1.455
CA - Belmont (CA01)	HMO	1.455
CA - Belmont (CA01)	OAQPOS	1.455
CA - Belmont (CA01)	OAHMO	1.455
CA - Belmont (CA01)	Choice II	1.697
CA - Benicia	NoProduct	2.100
CA - Benicia	TC	2.100
CA - Benicia	TCHL	2.100
CA - Benicia	OC	2.046
CA - Benicia	MC	1.607
CA - Benicia	EPO	1.607
CA - Benicia	OAMC	1.607
CA - Benicia	OAEP0	1.607
CA - Benicia	Choice II	2.241
CA - Benicia (CA01)	QPOS	1.754
CA - Benicia (CA01)	HMO	1.754
CA - Benicia (CA01)	OAQPOS	1.754
CA - Benicia (CA01)	OAHMO	1.754
CA - Benicia (CA01)	Choice II	2.241
CA - Berkeley	NoProduct	2.100
CA - Berkeley	TC	2.100
CA - Berkeley	TCHL	2.100
CA - Berkeley	OC	2.046
CA - Berkeley	MC	1.607
CA - Berkeley	EPO	1.607
CA - Berkeley	OAMC	1.607
CA - Berkeley	OAEP0	1.607
CA - Berkeley	Choice II	2.241
CA - Berkeley (CA01)	QPOS	1.754
CA - Berkeley (CA01)	HMO	1.754
CA - Berkeley (CA01)	OAQPOS	1.754
CA - Berkeley (CA01)	OAHMO	1.754
CA - Berkeley (CA01)	Choice II	2.241
CA - BerkeleyHills	NoProduct	2.100
CA - BerkeleyHills	TC	2.100
CA - BerkeleyHills	TCHL	2.100
CA - BerkeleyHills	OC	2.046
CA - BerkeleyHills	MC	1.607
CA - BerkeleyHills	EPO	1.607
CA - BerkeleyHills	OAMC	1.607
CA - BerkeleyHills	OAEP0	1.607
CA - BerkeleyHills	Choice II	2.241
CA - BerkeleyHills (CA01)	QPOS	1.754
CA - BerkeleyHills (CA01)	HMO	1.754
CA - BerkeleyHills (CA01)	OAQPOS	1.754
CA - BerkeleyHills (CA01)	OAHMO	1.754
CA - BerkeleyHills (CA01)	Choice II	2.241

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - BH_Hollywood	NoProduct	1.650
CA - BH_Hollywood	TC	1.650
CA - BH_Hollywood	TCHL	1.650
CA - BH_Hollywood	OC	1.691
CA - BH_Hollywood	MC	1.592
CA - BH_Hollywood	EPO	1.592
CA - BH_Hollywood	OAMC	1.592
CA - BH_Hollywood	OAEP0	1.592
CA - BH_Hollywood	Choice II	1.244
CA - BH_Hollywood (CA02)	QPOS	0.497
CA - BH_Hollywood (CA02)	HMO	0.497
CA - BH_Hollywood (CA02)	OAQPOS	0.497
CA - BH_Hollywood (CA02)	OAHMO	0.497
CA - BH_Hollywood (CA02)	Choice II	1.244
CA - Boyle Heights	NoProduct	1.650
CA - Boyle Heights	TC	1.650
CA - Boyle Heights	TCHL	1.650
CA - Boyle Heights	OC	1.691
CA - Boyle Heights	MC	1.592
CA - Boyle Heights	EPO	1.592
CA - Boyle Heights	OAMC	1.592
CA - Boyle Heights	OAEP0	1.592
CA - Boyle Heights	Choice II	1.244
CA - BoyleHeights (CA02)	QPOS	0.497
CA - BoyleHeights (CA02)	HMO	0.497
CA - BoyleHeights (CA02)	OAQPOS	0.497
CA - BoyleHeights (CA02)	OAHMO	0.497
CA - BoyleHeights (CA02)	Choice II	1.244
CA - Brea	NoProduct	1.500
CA - Brea	TC	1.500
CA - Brea	TCHL	1.500
CA - Brea	OC	1.390
CA - Brea	MC	1.439
CA - Brea	EPO	1.439
CA - Brea	OAMC	1.439
CA - Brea	OAEP0	1.439
CA - Brea	Choice II	1.241
CA - Brea (CA02)	QPOS	0.893
CA - Brea (CA02)	HMO	0.893
CA - Brea (CA02)	OAQPOS	0.893
CA - Brea (CA02)	OAHMO	0.893
CA - Brea (CA02)	Choice II	1.241
CA - Brentwood	NoProduct	2.100
CA - Brentwood	TC	2.100
CA - Brentwood	TCHL	2.100
CA - Brentwood	OC	2.046
CA - Brentwood	MC	1.607
CA - Brentwood	EPO	1.607

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Brentwood	OAMC	1.607
CA - Brentwood	OAEP0	1.607
CA - Brentwood	Choice II	2.241
CA - Brentwood (CA01)	QPOS	1.754
CA - Brentwood (CA01)	HMO	1.754
CA - Brentwood (CA01)	OAQPOS	1.754
CA - Brentwood (CA01)	OAHMO	1.754
CA - Brentwood (CA01)	Choice II	2.241
CA - Brisbane	NoProduct	1.950
CA - Brisbane	TC	1.950
CA - Brisbane	TCHL	1.950
CA - Brisbane	OC	1.843
CA - Brisbane	MC	1.746
CA - Brisbane	EPO	1.746
CA - Brisbane	OAMC	1.746
CA - Brisbane	OAEP0	1.746
CA - Brisbane	Choice II	1.697
CA - Brisbane (CA01)	QPOS	1.455
CA - Brisbane (CA01)	HMO	1.455
CA - Brisbane (CA01)	OAQPOS	1.455
CA - Brisbane (CA01)	OAHMO	1.455
CA - Brisbane (CA01)	Choice II	1.697
CA - BuenaPark	NoProduct	1.500
CA - BuenaPark	TC	1.500
CA - BuenaPark	TCHL	1.500
CA - BuenaPark	OC	1.390
CA - BuenaPark	MC	1.439
CA - BuenaPark	EPO	1.439
CA - BuenaPark	OAMC	1.439
CA - BuenaPark	OAEP0	1.439
CA - BuenaPark	Choice II	1.241
CA - BuenaPark (CA02)	QPOS	0.893
CA - BuenaPark (CA02)	HMO	0.893
CA - BuenaPark (CA02)	OAQPOS	0.893
CA - BuenaPark (CA02)	OAHMO	0.893
CA - BuenaPark (CA02)	Choice II	1.241
CA - Burbank 915	NoProduct	1.650
CA - Burbank 915	TC	1.650
CA - Burbank 915	TCHL	1.650
CA - Burbank 915	OC	1.638
CA - Burbank 915	MC	1.638
CA - Burbank 915	EPO	1.638
CA - Burbank 915	OAMC	1.638
CA - Burbank 915	OAEP0	1.638
CA - Burbank 915	Choice II	1.439
CA - Burlingame	NoProduct	1.950
CA - Burlingame	TC	1.950
CA - Burlingame	TCHL	1.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Burlingame	OC	1.843
CA - Burlingame	MC	1.746
CA - Burlingame	EPO	1.746
CA - Burlingame	OAMC	1.746
CA - Burlingame	OAEPO	1.746
CA - Burlingame	Choice II	1.697
CA - Burlingame (CA01)	QPOS	1.455
CA - Burlingame (CA01)	HMO	1.455
CA - Burlingame (CA01)	OAQPOS	1.455
CA - Burlingame (CA01)	OAHMO	1.455
CA - Burlingame (CA01)	Choice II	1.697
CA - Butte Co 959	NoProduct	1.950
CA - Butte Co 959	TC	1.950
CA - Butte Co 959	TCHL	1.950
CA - Butte Co 959	OC	1.843
CA - Butte Co 959	MC	1.746
CA - Butte Co 959	EPO	1.746
CA - Butte Co 959	OAMC	1.746
CA - Butte Co 959	OAEPO	1.746
CA - Butte Co 959	Choice II	1.697
CA - CA Orange (CA02)	QPOS	0.893
CA - CA Orange (CA02)	HMO	0.893
CA - CA Orange (CA02)	OAQPOS	0.893
CA - CA Orange (CA02)	OAHMO	0.893
CA - CA Orange (CA02)	Choice II	1.241
CA - CA Santa Barbara (CA02)	QPOS	1.455
CA - CA Santa Barbara (CA02)	HMO	1.455
CA - CA Santa Barbara (CA02)	OAQPOS	1.455
CA - CA Santa Barbara (CA02)	OAHMO	1.455
CA - CA Santa Barbara (CA02)	Choice II	1.697
CA - CA Ventura (CA02)	QPOS	0.496
CA - CA Ventura (CA02)	HMO	0.496
CA - CA Ventura (CA02)	OAQPOS	0.496
CA - CA Ventura (CA02)	OAHMO	0.496
CA - CA Ventura (CA02)	Choice II	1.439
CA - Calaveras Co 952	NoProduct	1.950
CA - Calaveras Co 952	TC	1.950
CA - Calaveras Co 952	TCHL	1.950
CA - Calaveras Co 952	OC	1.843
CA - Calaveras Co 952	MC	1.746
CA - Calaveras Co 952	EPO	1.746
CA - Calaveras Co 952	OAMC	1.746
CA - Calaveras Co 952	OAEPO	1.746
CA - Calaveras Co 952	Choice II	1.697
CA - Campbell	NoProduct	1.950
CA - Campbell	TC	1.950
CA - Campbell	TCHL	1.950
CA - Campbell	OC	1.837

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Campbell	MC	1.554
CA - Campbell	EPO	1.554
CA - Campbell	OAMC	1.554
CA - Campbell	OAEPO	1.554
CA - Campbell	Choice II	1.743
CA - Campbell (CA01)	QPOS	1.507
CA - Campbell (CA01)	HMO	1.507
CA - Campbell (CA01)	OAQPOS	1.507
CA - Campbell (CA01)	OAHMO	1.507
CA - Campbell (CA01)	Choice II	1.743
CA - CampbellISE	NoProduct	1.950
CA - CampbellISE	TC	1.950
CA - CampbellISE	TCHL	1.950
CA - CampbellISE	OC	1.837
CA - CampbellISE	MC	1.554
CA - CampbellISE	EPO	1.554
CA - CampbellISE	OAMC	1.554
CA - CampbellISE	OAEPO	1.554
CA - CampbellISE	Choice II	1.743
CA - CampbellISE (CA01)	QPOS	1.507
CA - CampbellISE (CA01)	HMO	1.507
CA - CampbellISE (CA01)	OAQPOS	1.507
CA - CampbellISE (CA01)	OAHMO	1.507
CA - CampbellISE (CA01)	Choice II	1.743
CA - Castro	NoProduct	1.950
CA - Castro	TC	1.950
CA - Castro	TCHL	1.950
CA - Castro	OC	1.837
CA - Castro	MC	1.554
CA - Castro	EPO	1.554
CA - Castro	OAMC	1.554
CA - Castro	OAEPO	1.554
CA - Castro	Choice II	1.743
CA - Castro (CA01)	QPOS	1.507
CA - Castro (CA01)	HMO	1.507
CA - Castro (CA01)	OAQPOS	1.507
CA - Castro (CA01)	OAHMO	1.507
CA - Castro (CA01)	Choice II	1.743
CA - CastroValley	NoProduct	2.100
CA - CastroValley	TC	2.100
CA - CastroValley	TCHL	2.100
CA - CastroValley	OC	2.046
CA - CastroValley	MC	1.607
CA - CastroValley	EPO	1.607
CA - CastroValley	OAMC	1.607
CA - CastroValley	OAEPO	1.607
CA - CastroValley	Choice II	2.241
CA - CastroValley (CA01)	QPOS	1.754

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - CastroValley (CA01)	HMO	1.754
CA - CastroValley (CA01)	OAQPOS	1.754
CA - CastroValley (CA01)	OAHMO	1.754
CA - CastroValley (CA01)	Choice II	2.241
CA - Central Valley (CA05)	QPOS	1.455
CA - Central Valley (CA05)	QPOS	1.455
CA - Central Valley (CA05)	HMO	1.455
CA - Central Valley (CA05)	HMO	1.455
CA - Central Valley (CA05)	OAQPOS	1.455
CA - Central Valley (CA05)	OAQPOS	1.455
CA - Central Valley (CA05)	OAHMO	1.455
CA - Central Valley (CA05)	OAHMO	1.455
CA - Central Valley (CA05)	Choice II	1.697
CA - Central Valley (CA05)	Choice II	1.697
CA - Chino	NoProduct	1.650
CA - Chino	TC	1.650
CA - Chino	TCHL	1.650
CA - Chino	OC	1.638
CA - Chino	MC	1.638
CA - Chino	EPO	1.638
CA - Chino	OAMC	1.638
CA - Chino	OAEP0	1.638
CA - Chino	Choice II	1.439
CA - Chino (CA02)	QPOS	0.496
CA - Chino (CA02)	HMO	0.496
CA - Chino (CA02)	OAQPOS	0.496
CA - Chino (CA02)	OAHMO	0.496
CA - Chino (CA02)	Choice II	1.439
CA - ChulaVista A	NoProduct	1.450
CA - ChulaVista A	TC	1.450
CA - ChulaVista A	TCHL	1.450
CA - ChulaVista A	OC	1.243
CA - ChulaVista A	MC	1.243
CA - ChulaVista A	EPO	1.243
CA - ChulaVista A	OAMC	1.243
CA - ChulaVista A	OAEP0	1.243
CA - ChulaVista A	Choice II	1.144
CA - ChulaVista A (CA04)	QPOS	0.646
CA - ChulaVista A (CA04)	HMO	0.646
CA - ChulaVista A (CA04)	OAQPOS	0.646
CA - ChulaVista A (CA04)	OAHMO	0.646
CA - ChulaVista A (CA04)	Choice II	1.144
CA - ChulaVista B	NoProduct	1.450
CA - ChulaVista B	TC	1.450
CA - ChulaVista B	TCHL	1.450
CA - ChulaVista B	OC	1.243
CA - ChulaVista B	MC	1.243
CA - ChulaVista B	EPO	1.243

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - ChulaVista B	OAMC	1.243
CA - ChulaVista B	OAEP0	1.243
CA - ChulaVista B	Choice II	1.144
CA - ChulaVista B (CA04)	QPOS	0.646
CA - ChulaVista B (CA04)	HMO	0.646
CA - ChulaVista B (CA04)	OAQPOS	0.646
CA - ChulaVista B (CA04)	OAHMO	0.646
CA - ChulaVista B (CA04)	Choice II	1.144
CA - Citrus Heights	NoProduct	1.950
CA - Citrus Heights	TC	1.950
CA - Citrus Heights	TCHL	1.950
CA - Citrus Heights	OC	1.843
CA - Citrus Heights	MC	1.746
CA - Citrus Heights	EPO	1.746
CA - Citrus Heights	OAMC	1.746
CA - Citrus Heights	OAEP0	1.746
CA - Citrus Heights	Choice II	1.697
CA - CitrusHeights (CA05)	QPOS	1.455
CA - CitrusHeights (CA05)	HMO	1.455
CA - CitrusHeights (CA05)	OAQPOS	1.455
CA - CitrusHeights (CA05)	OAHMO	1.455
CA - CitrusHeights (CA05)	Choice II	1.697
CA - Clovis 936	NoProduct	1.900
CA - Clovis 936	TC	1.900
CA - Clovis 936	TCHL	1.900
CA - Clovis 936	OC	1.441
CA - Clovis 936	MC	1.441
CA - Clovis 936	EPO	1.441
CA - Clovis 936	OAMC	1.441
CA - Clovis 936	OAEP0	1.441
CA - Clovis 936	Choice II	1.243
CA - Co Mkt (Med) San Diego	NoProduct	1.450
CA - Co Mkt (Med) San Diego	TC	1.450
CA - Co Mkt (Med) San Diego	TCHL	1.450
CA - Co Mkt (Med) San Diego	OC	1.243
CA - Co Mkt (Med) San Diego	MC	1.243
CA - Co Mkt (Med) San Diego	EPO	1.243
CA - Co Mkt (Med) San Diego	OAMC	1.243
CA - Co Mkt (Med) San Diego	OAEP0	1.243
CA - Co Mkt (Med) San Diego	Choice II	1.144
CA - Colusa	NoProduct	1.950
CA - Colusa	TC	1.950
CA - Colusa	TCHL	1.950
CA - Colusa	OC	1.843
CA - Colusa	MC	1.746
CA - Colusa	EPO	1.746
CA - Colusa	OAMC	1.746
CA - Colusa	OAEP0	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Colusa	Choice II	1.697
CA - Compton	NoProduct	1.650
CA - Compton	TC	1.650
CA - Compton	TCHL	1.650
CA - Compton	OC	1.691
CA - Compton	MC	1.592
CA - Compton	EPO	1.592
CA - Compton	OAMC	1.592
CA - Compton	OAEP0	1.592
CA - Compton	Choice II	1.244
CA - Compton (CA02)	QPOS	0.497
CA - Compton (CA02)	HMO	0.497
CA - Compton (CA02)	OAQPOS	0.497
CA - Compton (CA02)	OAHMO	0.497
CA - Compton (CA02)	Choice II	1.244
CA - Concord	NoProduct	2.100
CA - Concord	TC	2.100
CA - Concord	TCHL	2.100
CA - Concord	OC	2.046
CA - Concord	MC	1.607
CA - Concord	EPO	1.607
CA - Concord	OAMC	1.607
CA - Concord	OAEP0	1.607
CA - Concord	Choice II	2.241
CA - Concord (CA01)	QPOS	1.754
CA - Concord (CA01)	HMO	1.754
CA - Concord (CA01)	OAQPOS	1.754
CA - Concord (CA01)	OAHMO	1.754
CA - Concord (CA01)	Choice II	2.241
CA - Contra Costa East	NoProduct	1.950
CA - Contra Costa East	TC	1.950
CA - Contra Costa East	TCHL	1.950
CA - Contra Costa East	OC	1.843
CA - Contra Costa East	MC	1.746
CA - Contra Costa East	EPO	1.746
CA - Contra Costa East	OAMC	1.746
CA - Contra Costa East	OAEP0	1.746
CA - Contra Costa East	Choice II	1.697
CA - Contra Costa East (CA01)	QPOS	1.455
CA - Contra Costa East (CA01)	HMO	1.455
CA - Contra Costa East (CA01)	OAQPOS	1.455
CA - Contra Costa East (CA01)	OAHMO	1.455
CA - Contra Costa East (CA01)	Choice II	1.697
CA - Corona	NoProduct	1.500
CA - Corona	TC	1.500
CA - Corona	TCHL	1.500
CA - Corona	OC	1.390
CA - Corona	MC	1.439

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Corona	EPO	1.439
CA - Corona	OAMC	1.439
CA - Corona	OAEPO	1.439
CA - Corona	Choice II	1.241
CA - Corona (CA02)	QPOS	0.893
CA - Corona (CA02)	HMO	0.893
CA - Corona (CA02)	OAQPOS	0.893
CA - Corona (CA02)	OAHMO	0.893
CA - Corona (CA02)	Choice II	1.241
CA - Coronado	NoProduct	1.450
CA - Coronado	TC	1.450
CA - Coronado	TCHL	1.450
CA - Coronado	OC	1.243
CA - Coronado	MC	1.243
CA - Coronado	EPO	1.243
CA - Coronado	OAMC	1.243
CA - Coronado	OAEPO	1.243
CA - Coronado	Choice II	1.144
CA - Coronado (CA04)	QPOS	0.646
CA - Coronado (CA04)	HMO	0.646
CA - Coronado (CA04)	OAQPOS	0.646
CA - Coronado (CA04)	OAHMO	0.646
CA - Coronado (CA04)	Choice II	1.144
CA - CostaMesa	NoProduct	1.500
CA - CostaMesa	TC	1.500
CA - CostaMesa	TCHL	1.500
CA - CostaMesa	OC	1.390
CA - CostaMesa	MC	1.439
CA - CostaMesa	EPO	1.439
CA - CostaMesa	OAMC	1.439
CA - CostaMesa	OAEPO	1.439
CA - CostaMesa	Choice II	1.241
CA - CostaMesa (CA02)	QPOS	0.893
CA - CostaMesa (CA02)	HMO	0.893
CA - CostaMesa (CA02)	OAQPOS	0.893
CA - CostaMesa (CA02)	OAHMO	0.893
CA - CostaMesa (CA02)	Choice II	1.241
CA - Cucamonga	NoProduct	1.650
CA - Cucamonga	TC	1.650
CA - Cucamonga	TCHL	1.650
CA - Cucamonga	OC	1.638
CA - Cucamonga	MC	1.638
CA - Cucamonga	EPO	1.638
CA - Cucamonga	OAMC	1.638
CA - Cucamonga	OAEPO	1.638
CA - Cucamonga	Choice II	1.439
CA - Cucamonga (CA02)	QPOS	0.496
CA - Cucamonga (CA02)	HMO	0.496

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Cucamonga (CA02)	OAQPOS	0.496
CA - Cucamonga (CA02)	OAHMO	0.496
CA - Cucamonga (CA02)	Choice II	1.439
CA - Cupertino	NoProduct	1.950
CA - Cupertino	TC	1.950
CA - Cupertino	TCHL	1.950
CA - Cupertino	OC	1.837
CA - Cupertino	MC	1.554
CA - Cupertino	EPO	1.554
CA - Cupertino	OAMC	1.554
CA - Cupertino	OAEP0	1.554
CA - Cupertino	Choice II	1.743
CA - Cupertino (CA01)	QPOS	1.507
CA - Cupertino (CA01)	HMO	1.507
CA - Cupertino (CA01)	OAQPOS	1.507
CA - Cupertino (CA01)	OAHMO	1.507
CA - Cupertino (CA01)	Choice II	1.743
CA - DalyCity	NoProduct	1.950
CA - DalyCity	TC	1.950
CA - DalyCity	TCHL	1.950
CA - DalyCity	OC	1.843
CA - DalyCity	MC	1.746
CA - DalyCity	EPO	1.746
CA - DalyCity	OAMC	1.746
CA - DalyCity	OAEP0	1.746
CA - DalyCity	Choice II	1.697
CA - DalyCity (CA01)	QPOS	1.455
CA - DalyCity (CA01)	HMO	1.455
CA - DalyCity (CA01)	OAQPOS	1.455
CA - DalyCity (CA01)	OAHMO	1.455
CA - DalyCity (CA01)	Choice II	1.697
CA - Danville	NoProduct	2.100
CA - Danville	TC	2.100
CA - Danville	TCHL	2.100
CA - Danville	OC	2.046
CA - Danville	MC	1.607
CA - Danville	EPO	1.607
CA - Danville	OAMC	1.607
CA - Danville	OAEP0	1.607
CA - Danville	Choice II	2.241
CA - Danville (CA01)	QPOS	1.754
CA - Danville (CA01)	HMO	1.754
CA - Danville (CA01)	OAQPOS	1.754
CA - Danville (CA01)	OAHMO	1.754
CA - Danville (CA01)	Choice II	2.241
CA - Davis Woodland	NoProduct	1.950
CA - Davis Woodland	TC	1.950
CA - Davis Woodland	TCHL	1.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Davis Woodland	OC	1.843
CA - Davis Woodland	MC	1.746
CA - Davis Woodland	EPO	1.746
CA - Davis Woodland	OAMC	1.746
CA - Davis Woodland	OAEP0	1.746
CA - Davis Woodland	Choice II	1.697
CA - DavisWoodland (CA05)	QPOS	1.455
CA - DavisWoodland (CA05)	HMO	1.455
CA - DavisWoodland (CA05)	OAQPOS	1.455
CA - DavisWoodland (CA05)	OAHMO	1.455
CA - DavisWoodland (CA05)	Choice II	1.697
CA - DelMar A	NoProduct	1.450
CA - DelMar A	TC	1.450
CA - DelMar A	TCHL	1.450
CA - DelMar A	OC	1.243
CA - DelMar A	MC	1.243
CA - DelMar A	EPO	1.243
CA - DelMar A	OAMC	1.243
CA - DelMar A	OAEP0	1.243
CA - DelMar A	Choice II	1.144
CA - DelMar A (CA04)	QPOS	0.646
CA - DelMar A (CA04)	HMO	0.646
CA - DelMar A (CA04)	OAQPOS	0.646
CA - DelMar A (CA04)	OAHMO	0.646
CA - DelMar A (CA04)	Choice II	1.144
CA - DelMar B	NoProduct	1.450
CA - DelMar B	TC	1.450
CA - DelMar B	TCHL	1.450
CA - DelMar B	OC	1.243
CA - DelMar B	MC	1.243
CA - DelMar B	EPO	1.243
CA - DelMar B	OAMC	1.243
CA - DelMar B	OAEP0	1.243
CA - DelMar B	Choice II	1.144
CA - DelMar B (CA04)	QPOS	0.646
CA - DelMar B (CA04)	HMO	0.646
CA - DelMar B (CA04)	OAQPOS	0.646
CA - DelMar B (CA04)	OAHMO	0.646
CA - DelMar B (CA04)	Choice II	1.144
CA - Downey 902	NoProduct	1.650
CA - Downey 902	TC	1.650
CA - Downey 902	TCHL	1.650
CA - Downey 902	OC	1.691
CA - Downey 902	MC	1.592
CA - Downey 902	EPO	1.592
CA - Downey 902	OAMC	1.592
CA - Downey 902	OAEP0	1.592
CA - Downey 902	Choice II	1.244

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Downtown	NoProduct	1.650
CA - Downtown	TC	1.650
CA - Downtown	TCHL	1.650
CA - Downtown	OC	1.691
CA - Downtown	MC	1.592
CA - Downtown	EPO	1.592
CA - Downtown	OAMC	1.592
CA - Downtown	OAEP0	1.592
CA - Downtown	Choice II	1.244
CA - Downtown (CA02)	QPOS	0.497
CA - Downtown (CA02)	HMO	0.497
CA - Downtown (CA02)	OAQPOS	0.497
CA - Downtown (CA02)	OAHMO	0.497
CA - Downtown (CA02)	Choice II	1.244
CA - Dublin	NoProduct	2.100
CA - Dublin	TC	2.100
CA - Dublin	TCHL	2.100
CA - Dublin	OC	2.046
CA - Dublin	MC	1.607
CA - Dublin	EPO	1.607
CA - Dublin	OAMC	1.607
CA - Dublin	OAEP0	1.607
CA - Dublin	Choice II	2.241
CA - Dublin (CA01)	QPOS	1.754
CA - Dublin (CA01)	HMO	1.754
CA - Dublin (CA01)	OAQPOS	1.754
CA - Dublin (CA01)	OAHMO	1.754
CA - Dublin (CA01)	Choice II	2.241
CA - Dunnigan 959	NoProduct	1.950
CA - Dunnigan 959	TC	1.950
CA - Dunnigan 959	TCHL	1.950
CA - Dunnigan 959	OC	1.843
CA - Dunnigan 959	MC	1.746
CA - Dunnigan 959	EPO	1.746
CA - Dunnigan 959	OAMC	1.746
CA - Dunnigan 959	OAEP0	1.746
CA - Dunnigan 959	Choice II	1.697
CA - E Richmond	NoProduct	2.100
CA - E Richmond	TC	2.100
CA - E Richmond	TCHL	2.100
CA - E Richmond	OC	2.046
CA - E Richmond	MC	1.607
CA - E Richmond	EPO	1.607
CA - E Richmond	OAMC	1.607
CA - E Richmond	OAEP0	1.607
CA - E Richmond	Choice II	2.241
CA - E Richmond (CA01)	QPOS	1.754
CA - E Richmond (CA01)	HMO	1.754

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - E Richmond (CA01)	OAQPOS	1.754
CA - E Richmond (CA01)	OAHMO	1.754
CA - E Richmond (CA01)	Choice II	2.241
CA - East LA	NoProduct	1.650
CA - East LA	TC	1.650
CA - East LA	TCHL	1.650
CA - East LA	OC	1.638
CA - East LA	MC	1.638
CA - East LA	EPO	1.638
CA - East LA	OAMC	1.638
CA - East LA	OAEPO	1.638
CA - East LA	Choice II	1.439
CA - EastLA (CA02)	QPOS	0.496
CA - EastLA (CA02)	HMO	0.496
CA - EastLA (CA02)	OAQPOS	0.496
CA - EastLA (CA02)	OAHMO	0.496
CA - EastLA (CA02)	Choice II	1.439
CA - EastPaloAlto	NoProduct	1.950
CA - EastPaloAlto	TC	1.950
CA - EastPaloAlto	TCHL	1.950
CA - EastPaloAlto	OC	1.843
CA - EastPaloAlto	MC	1.746
CA - EastPaloAlto	EPO	1.746
CA - EastPaloAlto	OAMC	1.746
CA - EastPaloAlto	OAEPO	1.746
CA - EastPaloAlto	Choice II	1.697
CA - EastPaloAlto (CA01)	QPOS	1.455
CA - EastPaloAlto (CA01)	HMO	1.455
CA - EastPaloAlto (CA01)	OAQPOS	1.455
CA - EastPaloAlto (CA01)	OAHMO	1.455
CA - EastPaloAlto (CA01)	Choice II	1.697
CA - El Dorado (CA05)	QPOS	1.455
CA - El Dorado (CA05)	HMO	1.455
CA - El Dorado (CA05)	OAQPOS	1.455
CA - El Dorado (CA05)	OAHMO	1.455
CA - El Dorado (CA05)	Choice II	1.697
CA - El Dorado non HMO	NoProduct	1.950
CA - El Dorado non HMO	TC	1.950
CA - El Dorado non HMO	TCHL	1.950
CA - El Dorado non HMO	OC	1.843
CA - El Dorado non HMO	MC	1.746
CA - El Dorado non HMO	EPO	1.746
CA - El Dorado non HMO	OAMC	1.746
CA - El Dorado non HMO	OAEPO	1.746
CA - El Dorado non HMO	Choice II	1.697
CA - El Dorado/Folsom Non-HMO	NoProduct	1.950
CA - El Dorado/Folsom Non-HMO	TC	1.950
CA - El Dorado/Folsom Non-HMO	TCHL	1.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - El Dorado/Folsom Non-HMO	OC	1.843
CA - El Dorado/Folsom Non-HMO	MC	1.746
CA - El Dorado/Folsom Non-HMO	EPO	1.746
CA - El Dorado/Folsom Non-HMO	OAMC	1.746
CA - El Dorado/Folsom Non-HMO	OAEP0	1.746
CA - El Dorado/Folsom Non-HMO	Choice II	1.697
CA - El Segundo_Hawthorne	NoProduct	1.650
CA - El Segundo_Hawthorne	TC	1.650
CA - El Segundo_Hawthorne	TCHL	1.650
CA - El Segundo_Hawthorne	OC	1.691
CA - El Segundo_Hawthorne	MC	1.592
CA - El Segundo_Hawthorne	EPO	1.592
CA - El Segundo_Hawthorne	OAMC	1.592
CA - El Segundo_Hawthorne	OAEP0	1.592
CA - El Segundo_Hawthorne	Choice II	1.244
CA - Elk Grove	NoProduct	1.950
CA - Elk Grove	TC	1.950
CA - Elk Grove	TCHL	1.950
CA - Elk Grove	OC	1.843
CA - Elk Grove	MC	1.746
CA - Elk Grove	EPO	1.746
CA - Elk Grove	OAMC	1.746
CA - Elk Grove	OAEP0	1.746
CA - Elk Grove	Choice II	1.697
CA - ElkGrove (CA05)	QPOS	1.455
CA - ElkGrove (CA05)	HMO	1.455
CA - ElkGrove (CA05)	OAQPOS	1.455
CA - ElkGrove (CA05)	OAHMO	1.455
CA - ElkGrove (CA05)	Choice II	1.697
CA - ElSegundo_Hawthorne (CA02)	QPOS	0.497
CA - ElSegundo_Hawthorne (CA02)	HMO	0.497
CA - ElSegundo_Hawthorne (CA02)	OAQPOS	0.497
CA - ElSegundo_Hawthorne (CA02)	OAHMO	0.497
CA - ElSegundo_Hawthorne (CA02)	Choice II	1.244
CA - Emeryville	NoProduct	2.100
CA - Emeryville	TC	2.100
CA - Emeryville	TCHL	2.100
CA - Emeryville	OC	2.046
CA - Emeryville	MC	1.607
CA - Emeryville	EPO	1.607
CA - Emeryville	OAMC	1.607
CA - Emeryville	OAEP0	1.607
CA - Emeryville	Choice II	2.241
CA - Emeryville (CA01)	QPOS	1.754
CA - Emeryville (CA01)	HMO	1.754
CA - Emeryville (CA01)	OAQPOS	1.754
CA - Emeryville (CA01)	OAHMO	1.754
CA - Emeryville (CA01)	Choice II	2.241

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Encinitas A	NoProduct	1.450
CA - Encinitas A	TC	1.450
CA - Encinitas A	TCHL	1.450
CA - Encinitas A	OC	1.243
CA - Encinitas A	MC	1.243
CA - Encinitas A	EPO	1.243
CA - Encinitas A	OAMC	1.243
CA - Encinitas A	OAEP0	1.243
CA - Encinitas A	Choice II	1.144
CA - Encinitas A (CA04)	QPOS	0.646
CA - Encinitas A (CA04)	HMO	0.646
CA - Encinitas A (CA04)	OAQPOS	0.646
CA - Encinitas A (CA04)	OAHMO	0.646
CA - Encinitas A (CA04)	Choice II	1.144
CA - Encinitas B	NoProduct	1.450
CA - Encinitas B	TC	1.450
CA - Encinitas B	TCHL	1.450
CA - Encinitas B	OC	1.243
CA - Encinitas B	MC	1.243
CA - Encinitas B	EPO	1.243
CA - Encinitas B	OAMC	1.243
CA - Encinitas B	OAEP0	1.243
CA - Encinitas B	Choice II	1.144
CA - Encinitas B (CA04)	QPOS	0.646
CA - Encinitas B (CA04)	HMO	0.646
CA - Encinitas B (CA04)	OAQPOS	0.646
CA - Encinitas B (CA04)	OAHMO	0.646
CA - Encinitas B (CA04)	Choice II	1.144
CA - Encino	NoProduct	1.650
CA - Encino	TC	1.650
CA - Encino	TCHL	1.650
CA - Encino	OC	1.638
CA - Encino	MC	1.638
CA - Encino	EPO	1.638
CA - Encino	OAMC	1.638
CA - Encino	OAEP0	1.638
CA - Encino	Choice II	1.439
CA - Encino (CA02)	QPOS	0.496
CA - Encino (CA02)	HMO	0.496
CA - Encino (CA02)	OAQPOS	0.496
CA - Encino (CA02)	OAHMO	0.496
CA - Encino (CA02)	Choice II	1.439
CA - Escondido	NoProduct	1.450
CA - Escondido	TC	1.450
CA - Escondido	TCHL	1.450
CA - Escondido	OC	1.243
CA - Escondido	MC	1.243
CA - Escondido	EPO	1.243

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Escondido	OAMC	1.243
CA - Escondido	OAEP0	1.243
CA - Escondido	Choice II	1.144
CA - Escondido (CA04)	QPOS	0.646
CA - Escondido (CA04)	HMO	0.646
CA - Escondido (CA04)	OAQPOS	0.646
CA - Escondido (CA04)	OAHMO	0.646
CA - Escondido (CA04)	Choice II	1.144
CA - Excelsior	NoProduct	1.950
CA - Excelsior	TC	1.950
CA - Excelsior	TCHL	1.950
CA - Excelsior	OC	1.837
CA - Excelsior	MC	1.554
CA - Excelsior	EPO	1.554
CA - Excelsior	OAMC	1.554
CA - Excelsior	OAEP0	1.554
CA - Excelsior	Choice II	1.743
CA - Excelsior (CA01)	QPOS	1.507
CA - Excelsior (CA01)	HMO	1.507
CA - Excelsior (CA01)	OAQPOS	1.507
CA - Excelsior (CA01)	OAHMO	1.507
CA - Excelsior (CA01)	Choice II	1.743
CA - Florence	NoProduct	1.650
CA - Florence	TC	1.650
CA - Florence	TCHL	1.650
CA - Florence	OC	1.691
CA - Florence	MC	1.592
CA - Florence	EPO	1.592
CA - Florence	OAMC	1.592
CA - Florence	OAEP0	1.592
CA - Florence	Choice II	1.244
CA - Florence (CA02)	QPOS	0.497
CA - Florence (CA02)	HMO	0.497
CA - Florence (CA02)	OAQPOS	0.497
CA - Florence (CA02)	OAHMO	0.497
CA - Florence (CA02)	Choice II	1.244
CA - Folsom	NoProduct	1.950
CA - Folsom	TC	1.950
CA - Folsom	TCHL	1.950
CA - Folsom	OC	1.843
CA - Folsom	MC	1.746
CA - Folsom	EPO	1.746
CA - Folsom	OAMC	1.746
CA - Folsom	OAEP0	1.746
CA - Folsom	Choice II	1.697
CA - Folsom (CA05)	QPOS	1.455
CA - Folsom (CA05)	HMO	1.455
CA - Folsom (CA05)	OAQPOS	1.455

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Folsom (CA05)	OAHMO	1.455
CA - Folsom (CA05)	Choice II	1.697
CA - Fontana 923	NoProduct	1.900
CA - Fontana 923	TC	1.900
CA - Fontana 923	TCHL	1.900
CA - Fontana 923	OC	1.441
CA - Fontana 923	MC	1.441
CA - Fontana 923	EPO	1.441
CA - Fontana 923	OAMC	1.441
CA - Fontana 923	OAEPO	1.441
CA - Fontana 923	Choice II	1.243
CA - FosterCity	NoProduct	1.950
CA - FosterCity	TC	1.950
CA - FosterCity	TCHL	1.950
CA - FosterCity	OC	1.843
CA - FosterCity	MC	1.746
CA - FosterCity	EPO	1.746
CA - FosterCity	OAMC	1.746
CA - FosterCity	OAEPO	1.746
CA - FosterCity	Choice II	1.697
CA - FosterCity (CA01)	QPOS	1.455
CA - FosterCity (CA01)	HMO	1.455
CA - FosterCity (CA01)	OAQPOS	1.455
CA - FosterCity (CA01)	OAHMO	1.455
CA - FosterCity (CA01)	Choice II	1.697
CA - Frazier Park 932	NoProduct	1.950
CA - Frazier Park 932	TC	1.950
CA - Frazier Park 932	TCHL	1.950
CA - Frazier Park 932	OC	1.843
CA - Frazier Park 932	MC	1.746
CA - Frazier Park 932	EPO	1.746
CA - Frazier Park 932	OAMC	1.746
CA - Frazier Park 932	OAEPO	1.746
CA - Frazier Park 932	Choice II	1.697
CA - Fremont	NoProduct	2.100
CA - Fremont	TC	2.100
CA - Fremont	TCHL	2.100
CA - Fremont	OC	2.046
CA - Fremont	MC	1.607
CA - Fremont	EPO	1.607
CA - Fremont	OAMC	1.607
CA - Fremont	OAEPO	1.607
CA - Fremont	Choice II	2.241
CA - Fremont (CA01)	QPOS	1.754
CA - Fremont (CA01)	HMO	1.754
CA - Fremont (CA01)	OAQPOS	1.754
CA - Fremont (CA01)	OAHMO	1.754
CA - Fremont (CA01)	Choice II	2.241

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Fremont 945	NoProduct	1.650
CA - Fremont 945	TC	1.650
CA - Fremont 945	TCHL	1.650
CA - Fremont 945	OC	1.638
CA - Fremont 945	MC	1.638
CA - Fremont 945	EPO	1.638
CA - Fremont 945	OAMC	1.638
CA - Fremont 945	OAEP0	1.638
CA - Fremont 945	Choice II	1.439
CA - Fresno	NoProduct	1.900
CA - Fresno	TC	1.900
CA - Fresno	TCHL	1.900
CA - Fresno	OC	1.441
CA - Fresno	MC	1.441
CA - Fresno	EPO	1.441
CA - Fresno	OAMC	1.441
CA - Fresno	OAEP0	1.441
CA - Fresno	Choice II	1.243
CA - Fresno (CA05)	QPOS	0.646
CA - Fresno (CA05)	HMO	0.646
CA - Fresno (CA05)	OAQPOS	0.646
CA - Fresno (CA05)	OAHMO	0.646
CA - Fresno (CA05)	Choice II	1.243
CA - Fresno 937	NoProduct	1.950
CA - Fresno 937	TC	1.950
CA - Fresno 937	TCHL	1.950
CA - Fresno 937	OC	1.843
CA - Fresno 937	MC	1.746
CA - Fresno 937	EPO	1.746
CA - Fresno 937	OAMC	1.746
CA - Fresno 937	OAEP0	1.746
CA - Fresno 937	Choice II	1.697
CA - Fresno 938	NoProduct	1.950
CA - Fresno 938	TC	1.950
CA - Fresno 938	TCHL	1.950
CA - Fresno 938	OC	1.843
CA - Fresno 938	MC	1.746
CA - Fresno 938	EPO	1.746
CA - Fresno 938	OAMC	1.746
CA - Fresno 938	OAEP0	1.746
CA - Fresno 938	Choice II	1.697
CA - Fresno Non-HMO	NoProduct	1.950
CA - Fresno Non-HMO	TC	1.950
CA - Fresno Non-HMO	TCHL	1.950
CA - Fresno Non-HMO	OC	1.843
CA - Fresno Non-HMO	MC	1.746
CA - Fresno Non-HMO	EPO	1.746
CA - Fresno Non-HMO	OAMC	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Fresno Non-HMO	OAEPO	1.746
CA - Fresno Non-HMO	Choice II	1.697
CA - Fullerton East Brea	NoProduct	1.500
CA - Fullerton East Brea	TC	1.500
CA - Fullerton East Brea	TCHL	1.500
CA - Fullerton East Brea	OC	1.390
CA - Fullerton East Brea	MC	1.439
CA - Fullerton East Brea	EPO	1.439
CA - Fullerton East Brea	OAMC	1.439
CA - Fullerton East Brea	OAEPO	1.439
CA - Fullerton East Brea	Choice II	1.241
CA - Fullerton West	NoProduct	1.500
CA - Fullerton West	TC	1.500
CA - Fullerton West	TCHL	1.500
CA - Fullerton West	OC	1.390
CA - Fullerton West	MC	1.439
CA - Fullerton West	EPO	1.439
CA - Fullerton West	OAMC	1.439
CA - Fullerton West	OAEPO	1.439
CA - Fullerton West	Choice II	1.241
CA - FullertonEastBrea (CA02)	QPOS	0.893
CA - FullertonEastBrea (CA02)	HMO	0.893
CA - FullertonEastBrea (CA02)	OAQPOS	0.893
CA - FullertonEastBrea (CA02)	OAHMO	0.893
CA - FullertonEastBrea (CA02)	Choice II	1.241
CA - FullertonWest (CA02)	QPOS	0.893
CA - FullertonWest (CA02)	HMO	0.893
CA - FullertonWest (CA02)	OAQPOS	0.893
CA - FullertonWest (CA02)	OAHMO	0.893
CA - FullertonWest (CA02)	Choice II	1.241
CA - GardenGEast_AnaheimWest	NoProduct	1.500
CA - GardenGEast_AnaheimWest	TC	1.500
CA - GardenGEast_AnaheimWest	TCHL	1.500
CA - GardenGEast_AnaheimWest	OC	1.390
CA - GardenGEast_AnaheimWest	MC	1.439
CA - GardenGEast_AnaheimWest	EPO	1.439
CA - GardenGEast_AnaheimWest	OAMC	1.439
CA - GardenGEast_AnaheimWest	OAEPO	1.439
CA - GardenGEast_AnaheimWest	Choice II	1.241
CA - GardenGEast_AnaheimWest (CA02)	QPOS	0.893
CA - GardenGEast_AnaheimWest (CA02)	HMO	0.893
CA - GardenGEast_AnaheimWest (CA02)	OAQPOS	0.893
CA - GardenGEast_AnaheimWest (CA02)	OAHMO	0.893
CA - GardenGEast_AnaheimWest (CA02)	Choice II	1.241
CA - Gilroy	NoProduct	1.950
CA - Gilroy	TC	1.950
CA - Gilroy	TCHL	1.950
CA - Gilroy	OC	1.837

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Gilroy	MC	1.554
CA - Gilroy	EPO	1.554
CA - Gilroy	OAMC	1.554
CA - Gilroy	OAEPO	1.554
CA - Gilroy	Choice II	1.743
CA - Gilroy (CA01)	QPOS	1.507
CA - Gilroy (CA01)	HMO	1.507
CA - Gilroy (CA01)	OAQPOS	1.507
CA - Gilroy (CA01)	OAHMO	1.507
CA - Gilroy (CA01)	Choice II	1.743
CA - Glendale 912	NoProduct	1.650
CA - Glendale 912	TC	1.650
CA - Glendale 912	TCHL	1.650
CA - Glendale 912	OC	1.638
CA - Glendale 912	MC	1.638
CA - Glendale 912	EPO	1.638
CA - Glendale 912	OAMC	1.638
CA - Glendale 912	OAEPO	1.638
CA - Glendale 912	Choice II	1.439
CA - Grass Valley	NoProduct	1.950
CA - Grass Valley	TC	1.950
CA - Grass Valley	TCHL	1.950
CA - Grass Valley	OC	1.843
CA - Grass Valley	MC	1.746
CA - Grass Valley	EPO	1.746
CA - Grass Valley	OAMC	1.746
CA - Grass Valley	OAEPO	1.746
CA - Grass Valley	Choice II	1.697
CA - Grass Valley (CA05)	QPOS	1.455
CA - Grass Valley (CA05)	HMO	1.455
CA - Grass Valley (CA05)	OAQPOS	1.455
CA - Grass Valley (CA05)	OAHMO	1.455
CA - Grass Valley (CA05)	Choice II	1.697
CA - Greater Sacramento 956	NoProduct	1.950
CA - Greater Sacramento 956	TC	1.950
CA - Greater Sacramento 956	TCHL	1.950
CA - Greater Sacramento 956	OC	1.843
CA - Greater Sacramento 956	MC	1.746
CA - Greater Sacramento 956	EPO	1.746
CA - Greater Sacramento 956	OAMC	1.746
CA - Greater Sacramento 956	OAEPO	1.746
CA - Greater Sacramento 956	Choice II	1.697
CA - Greater Sacramento 957	NoProduct	1.950
CA - Greater Sacramento 957	TC	1.950
CA - Greater Sacramento 957	TCHL	1.950
CA - Greater Sacramento 957	OC	1.843
CA - Greater Sacramento 957	MC	1.746
CA - Greater Sacramento 957	EPO	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Greater Sacramento 957	OAMC	1.746
CA - Greater Sacramento 957	OAEP0	1.746
CA - Greater Sacramento 957	Choice II	1.697
CA - Hacienda Heights	NoProduct	1.650
CA - Hacienda Heights	TC	1.650
CA - Hacienda Heights	TCHL	1.650
CA - Hacienda Heights	OC	1.638
CA - Hacienda Heights	MC	1.638
CA - Hacienda Heights	EPO	1.638
CA - Hacienda Heights	OAMC	1.638
CA - Hacienda Heights	OAEP0	1.638
CA - Hacienda Heights	Choice II	1.439
CA - HaciendaHeights (CA02)	QPOS	0.496
CA - HaciendaHeights (CA02)	HMO	0.496
CA - HaciendaHeights (CA02)	OAQPOS	0.496
CA - HaciendaHeights (CA02)	OAHMO	0.496
CA - HaciendaHeights (CA02)	Choice II	1.439
CA - Haight	NoProduct	1.950
CA - Haight	TC	1.950
CA - Haight	TCHL	1.950
CA - Haight	OC	1.837
CA - Haight	MC	1.554
CA - Haight	EPO	1.554
CA - Haight	OAMC	1.554
CA - Haight	OAEP0	1.554
CA - Haight	Choice II	1.743
CA - Haight (CA01)	QPOS	1.507
CA - Haight (CA01)	HMO	1.507
CA - Haight (CA01)	OAQPOS	1.507
CA - Haight (CA01)	OAHMO	1.507
CA - Haight (CA01)	Choice II	1.743
CA - HalfMoonBay	NoProduct	1.950
CA - HalfMoonBay	TC	1.950
CA - HalfMoonBay	TCHL	1.950
CA - HalfMoonBay	OC	1.843
CA - HalfMoonBay	MC	1.746
CA - HalfMoonBay	EPO	1.746
CA - HalfMoonBay	OAMC	1.746
CA - HalfMoonBay	OAEP0	1.746
CA - HalfMoonBay	Choice II	1.697
CA - HalfMoonBay (CA01)	QPOS	1.455
CA - HalfMoonBay (CA01)	HMO	1.455
CA - HalfMoonBay (CA01)	OAQPOS	1.455
CA - HalfMoonBay (CA01)	OAHMO	1.455
CA - HalfMoonBay (CA01)	Choice II	1.697
CA - Hayward	NoProduct	2.100
CA - Hayward	TC	2.100
CA - Hayward	TCHL	2.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Hayward	OC	2.046
CA - Hayward	MC	1.607
CA - Hayward	EPO	1.607
CA - Hayward	OAMC	1.607
CA - Hayward	OAEP0	1.607
CA - Hayward	Choice II	2.241
CA - Hayward (CA01)	QPOS	1.754
CA - Hayward (CA01)	HMO	1.754
CA - Hayward (CA01)	OAQPOS	1.754
CA - Hayward (CA01)	OAHMO	1.754
CA - Hayward (CA01)	Choice II	2.241
CA - Healdsburg	NoProduct	1.950
CA - Healdsburg	TC	1.950
CA - Healdsburg	TCHL	1.950
CA - Healdsburg	OC	1.843
CA - Healdsburg	MC	1.746
CA - Healdsburg	EPO	1.746
CA - Healdsburg	OAMC	1.746
CA - Healdsburg	OAEP0	1.746
CA - Healdsburg	Choice II	1.697
CA - Healdsburg (CA01)	QPOS	1.455
CA - Healdsburg (CA01)	HMO	1.455
CA - Healdsburg (CA01)	OAQPOS	1.455
CA - Healdsburg (CA01)	OAHMO	1.455
CA - Healdsburg (CA01)	Choice II	1.697
CA - Hemet	NoProduct	1.900
CA - Hemet	TC	1.900
CA - Hemet	TCHL	1.900
CA - Hemet	OC	1.441
CA - Hemet	MC	1.441
CA - Hemet	EPO	1.441
CA - Hemet	OAMC	1.441
CA - Hemet	OAEP0	1.441
CA - Hemet	Choice II	1.243
CA - Hemet (CA02)	QPOS	0.646
CA - Hemet (CA02)	HMO	0.646
CA - Hemet (CA02)	OAQPOS	0.646
CA - Hemet (CA02)	OAHMO	0.646
CA - Hemet (CA02)	Choice II	1.243
CA - Hercules	NoProduct	2.100
CA - Hercules	TC	2.100
CA - Hercules	TCHL	2.100
CA - Hercules	OC	2.046
CA - Hercules	MC	1.607
CA - Hercules	EPO	1.607
CA - Hercules	OAMC	1.607
CA - Hercules	OAEP0	1.607
CA - Hercules	Choice II	2.241

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Hercules (CA01)	QPOS	1.754
CA - Hercules (CA01)	HMO	1.754
CA - Hercules (CA01)	OAQPOS	1.754
CA - Hercules (CA01)	OAHMO	1.754
CA - Hercules (CA01)	Choice II	2.241
CA - Hesperia	NoProduct	1.900
CA - Hesperia	TC	1.900
CA - Hesperia	TCHL	1.900
CA - Hesperia	OC	1.441
CA - Hesperia	MC	1.441
CA - Hesperia	EPO	1.441
CA - Hesperia	OAMC	1.441
CA - Hesperia	OAEP0	1.441
CA - Hesperia	Choice II	1.243
CA - Hesperia (CA02)	QPOS	0.646
CA - Hesperia (CA02)	HMO	0.646
CA - Hesperia (CA02)	OAQPOS	0.646
CA - Hesperia (CA02)	OAHMO	0.646
CA - Hesperia (CA02)	Choice II	1.243
CA - Hillcrest	NoProduct	1.450
CA - Hillcrest	TC	1.450
CA - Hillcrest	TCHL	1.450
CA - Hillcrest	OC	1.243
CA - Hillcrest	MC	1.243
CA - Hillcrest	EPO	1.243
CA - Hillcrest	OAMC	1.243
CA - Hillcrest	OAEP0	1.243
CA - Hillcrest	Choice II	1.144
CA - Hillcrest (CA04)	QPOS	0.646
CA - Hillcrest (CA04)	HMO	0.646
CA - Hillcrest (CA04)	OAQPOS	0.646
CA - Hillcrest (CA04)	OAHMO	0.646
CA - Hillcrest (CA04)	Choice II	1.144
CA - Hollister	NoProduct	1.950
CA - Hollister	TC	1.950
CA - Hollister	TCHL	1.950
CA - Hollister	OC	1.837
CA - Hollister	MC	1.554
CA - Hollister	EPO	1.554
CA - Hollister	OAMC	1.554
CA - Hollister	OAEP0	1.554
CA - Hollister	Choice II	1.743
CA - Humbolt Co 955	NoProduct	1.950
CA - Humbolt Co 955	TC	1.950
CA - Humbolt Co 955	TCHL	1.950
CA - Humbolt Co 955	OC	1.843
CA - Humbolt Co 955	MC	1.746
CA - Humbolt Co 955	EPO	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Humbolt Co 955	OAMC	1.746
CA - Humbolt Co 955	OAEP0	1.746
CA - Humbolt Co 955	Choice II	1.697
CA - Huntington Beach	NoProduct	1.500
CA - Huntington Beach	TC	1.500
CA - Huntington Beach	TCHL	1.500
CA - Huntington Beach	OC	1.390
CA - Huntington Beach	MC	1.439
CA - Huntington Beach	EPO	1.439
CA - Huntington Beach	OAMC	1.439
CA - Huntington Beach	OAEP0	1.439
CA - Huntington Beach	Choice II	1.241
CA - Imperial	NoProduct	1.900
CA - Imperial	TC	1.900
CA - Imperial	TCHL	1.900
CA - Imperial	OC	1.441
CA - Imperial	MC	1.441
CA - Imperial	EPO	1.441
CA - Imperial	OAMC	1.441
CA - Imperial	OAEP0	1.441
CA - Imperial	Choice II	1.243
CA - Imperial Co 922	NoProduct	1.950
CA - Imperial Co 922	TC	1.950
CA - Imperial Co 922	TCHL	1.950
CA - Imperial Co 922	OC	1.843
CA - Imperial Co 922	MC	1.746
CA - Imperial Co 922	EPO	1.746
CA - Imperial Co 922	OAMC	1.746
CA - Imperial Co 922	OAEP0	1.746
CA - Imperial Co 922	Choice II	1.697
CA - Inglewood 903	NoProduct	1.950
CA - Inglewood 903	TC	1.950
CA - Inglewood 903	TCHL	1.950
CA - Inglewood 903	OC	1.843
CA - Inglewood 903	MC	1.746
CA - Inglewood 903	EPO	1.746
CA - Inglewood 903	OAMC	1.746
CA - Inglewood 903	OAEP0	1.746
CA - Inglewood 903	Choice II	1.697
CA - Kensington	NoProduct	2.100
CA - Kensington	TC	2.100
CA - Kensington	TCHL	2.100
CA - Kensington	OC	2.046
CA - Kensington	MC	1.607
CA - Kensington	EPO	1.607
CA - Kensington	OAMC	1.607
CA - Kensington	OAEP0	1.607
CA - Kensington	Choice II	2.241

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Kensington (CA01)	QPOS	1.754
CA - Kensington (CA01)	HMO	1.754
CA - Kensington (CA01)	OAQPOS	1.754
CA - Kensington (CA01)	OAHMO	1.754
CA - Kensington (CA01)	Choice II	2.241
CA - Kern_933 non-HMO	NoProduct	1.650
CA - Kern_933 non-HMO	TC	1.650
CA - Kern_933 non-HMO	TCHL	1.650
CA - Kern_933 non-HMO	OC	1.638
CA - Kern_933 non-HMO	MC	1.638
CA - Kern_933 non-HMO	EPO	1.638
CA - Kern_933 non-HMO	OAMC	1.638
CA - Kern_933 non-HMO	OAEP0	1.638
CA - Kern_933 non-HMO	Choice II	1.439
CA - Kings	NoProduct	1.950
CA - Kings	TC	1.950
CA - Kings	TCHL	1.950
CA - Kings	OC	1.843
CA - Kings	MC	1.746
CA - Kings	EPO	1.746
CA - Kings	OAMC	1.746
CA - Kings	OAEP0	1.746
CA - Kings	Choice II	1.697
CA - Kings (CA05)	QPOS	1.455
CA - Kings (CA05)	HMO	1.455
CA - Kings (CA05)	OAQPOS	1.455
CA - Kings (CA05)	OAHMO	1.455
CA - Kings (CA05)	Choice II	1.697
CA - Kings 932	NoProduct	1.950
CA - Kings 932	TC	1.950
CA - Kings 932	TCHL	1.950
CA - Kings 932	OC	1.843
CA - Kings 932	MC	1.746
CA - Kings 932	EPO	1.746
CA - Kings 932	OAMC	1.746
CA - Kings 932	OAEP0	1.746
CA - Kings 932	Choice II	1.697
CA - Koreatown	NoProduct	1.650
CA - Koreatown	TC	1.650
CA - Koreatown	TCHL	1.650
CA - Koreatown	OC	1.691
CA - Koreatown	MC	1.592
CA - Koreatown	EPO	1.592
CA - Koreatown	OAMC	1.592
CA - Koreatown	OAEP0	1.592
CA - Koreatown	Choice II	1.244
CA - Koreatown (CA02)	QPOS	0.497
CA - Koreatown (CA02)	HMO	0.497

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Koreatown (CA02)	OAQPOS	0.497
CA - Koreatown (CA02)	OAHMO	0.497
CA - Koreatown (CA02)	Choice II	1.244
CA - LaCrescenta	NoProduct	1.650
CA - LaCrescenta	TC	1.650
CA - LaCrescenta	TCHL	1.650
CA - LaCrescenta	OC	1.638
CA - LaCrescenta	MC	1.638
CA - LaCrescenta	EPO	1.638
CA - LaCrescenta	OAMC	1.638
CA - LaCrescenta	OAEP0	1.638
CA - LaCrescenta	Choice II	1.439
CA - LaCrescenta (CA02)	QPOS	0.496
CA - LaCrescenta (CA02)	HMO	0.496
CA - LaCrescenta (CA02)	OAQPOS	0.496
CA - LaCrescenta (CA02)	OAHMO	0.496
CA - LaCrescenta (CA02)	Choice II	1.439
CA - Laguna	NoProduct	1.500
CA - Laguna	TC	1.500
CA - Laguna	TCHL	1.500
CA - Laguna	OC	1.390
CA - Laguna	MC	1.439
CA - Laguna	EPO	1.439
CA - Laguna	OAMC	1.439
CA - Laguna	OAEP0	1.439
CA - Laguna	Choice II	1.241
CA - Laguna (CA02)	QPOS	0.893
CA - Laguna (CA02)	HMO	0.893
CA - Laguna (CA02)	OAQPOS	0.893
CA - Laguna (CA02)	OAHMO	0.893
CA - Laguna (CA02)	Choice II	1.241
CA - LaHabra	NoProduct	1.650
CA - LaHabra	TC	1.650
CA - LaHabra	TCHL	1.650
CA - LaHabra	OC	1.638
CA - LaHabra	MC	1.638
CA - LaHabra	EPO	1.638
CA - LaHabra	OAMC	1.638
CA - LaHabra	OAEP0	1.638
CA - LaHabra	Choice II	1.439
CA - LaHabra (CA02)	QPOS	0.496
CA - LaHabra (CA02)	HMO	0.496
CA - LaHabra (CA02)	OAQPOS	0.496
CA - LaHabra (CA02)	OAHMO	0.496
CA - LaHabra (CA02)	Choice II	1.439
CA - LaJolla	NoProduct	1.450
CA - LaJolla	TC	1.450
CA - LaJolla	TCHL	1.450

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - LaJolla	OC	1.243
CA - LaJolla	MC	1.243
CA - LaJolla	EPO	1.243
CA - LaJolla	OAMC	1.243
CA - LaJolla	OAEP0	1.243
CA - LaJolla	Choice II	1.144
CA - LaJolla (CA04)	QPOS	0.646
CA - LaJolla (CA04)	HMO	0.646
CA - LaJolla (CA04)	OAQPOS	0.646
CA - LaJolla (CA04)	OAHMO	0.646
CA - LaJolla (CA04)	Choice II	1.144
CA - Lake	NoProduct	1.950
CA - Lake	TC	1.950
CA - Lake	TCHL	1.950
CA - Lake	OC	1.843
CA - Lake	MC	1.746
CA - Lake	EPO	1.746
CA - Lake	OAMC	1.746
CA - Lake	OAEP0	1.746
CA - Lake	Choice II	1.697
CA - Lake/Mendocino co 954	NoProduct	1.950
CA - Lake/Mendocino co 954	TC	1.950
CA - Lake/Mendocino co 954	TCHL	1.950
CA - Lake/Mendocino co 954	OC	1.843
CA - Lake/Mendocino co 954	MC	1.746
CA - Lake/Mendocino co 954	EPO	1.746
CA - Lake/Mendocino co 954	OAMC	1.746
CA - Lake/Mendocino co 954	OAEP0	1.746
CA - Lake/Mendocino co 954	Choice II	1.697
CA - Lakewood	NoProduct	1.650
CA - Lakewood	TC	1.650
CA - Lakewood	TCHL	1.650
CA - Lakewood	OC	1.638
CA - Lakewood	MC	1.638
CA - Lakewood	EPO	1.638
CA - Lakewood	OAMC	1.638
CA - Lakewood	OAEP0	1.638
CA - Lakewood	Choice II	1.439
CA - LaMesa A	NoProduct	1.450
CA - LaMesa A	TC	1.450
CA - LaMesa A	TCHL	1.450
CA - LaMesa A	OC	1.243
CA - LaMesa A	MC	1.243
CA - LaMesa A	EPO	1.243
CA - LaMesa A	OAMC	1.243
CA - LaMesa A	OAEP0	1.243
CA - LaMesa A	Choice II	1.144
CA - LaMesa A (CA04)	QPOS	0.646

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - LaMesa A (CA04)	HMO	0.646
CA - LaMesa A (CA04)	OAQPOS	0.646
CA - LaMesa A (CA04)	OAHMO	0.646
CA - LaMesa A (CA04)	Choice II	1.144
CA - LaMesa B	NoProduct	1.450
CA - LaMesa B	TC	1.450
CA - LaMesa B	TCHL	1.450
CA - LaMesa B	OC	1.243
CA - LaMesa B	MC	1.243
CA - LaMesa B	EPO	1.243
CA - LaMesa B	OAMC	1.243
CA - LaMesa B	OAEP0	1.243
CA - LaMesa B	Choice II	1.144
CA - LaMesa B (CA04)	QPOS	0.646
CA - LaMesa B (CA04)	HMO	0.646
CA - LaMesa B (CA04)	OAQPOS	0.646
CA - LaMesa B (CA04)	OAHMO	0.646
CA - LaMesa B (CA04)	Choice II	1.144
CA - LaMirada	NoProduct	1.650
CA - LaMirada	TC	1.650
CA - LaMirada	TCHL	1.650
CA - LaMirada	OC	1.638
CA - LaMirada	MC	1.638
CA - LaMirada	EPO	1.638
CA - LaMirada	OAMC	1.638
CA - LaMirada	OAEP0	1.638
CA - LaMirada	Choice II	1.439
CA - LaMirada (CA02)	QPOS	0.496
CA - LaMirada (CA02)	HMO	0.496
CA - LaMirada (CA02)	OAQPOS	0.496
CA - LaMirada (CA02)	OAHMO	0.496
CA - LaMirada (CA02)	Choice II	1.439
CA - Lamorinda	NoProduct	2.100
CA - Lamorinda	TC	2.100
CA - Lamorinda	TCHL	2.100
CA - Lamorinda	OC	2.046
CA - Lamorinda	MC	1.607
CA - Lamorinda	EPO	1.607
CA - Lamorinda	OAMC	1.607
CA - Lamorinda	OAEP0	1.607
CA - Lamorinda	Choice II	2.241
CA - Lamorinda (CA01)	QPOS	1.754
CA - Lamorinda (CA01)	HMO	1.754
CA - Lamorinda (CA01)	OAQPOS	1.754
CA - Lamorinda (CA01)	OAHMO	1.754
CA - Lamorinda (CA01)	Choice II	2.241
CA - Lancaster_Plamdale (CA02)	QPOS	0.496
CA - Lancaster_Plamdale (CA02)	HMO	0.496

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Lancaster_Plamdale (CA02)	OAQPOS	0.496
CA - Lancaster_Plamdale (CA02)	OAHMO	0.496
CA - Lancaster_Plamdale (CA02)	Choice II	1.439
CA - Larkspur	NoProduct	1.950
CA - Larkspur	TC	1.950
CA - Larkspur	TCHL	1.950
CA - Larkspur	OC	1.843
CA - Larkspur	MC	1.746
CA - Larkspur	EPO	1.746
CA - Larkspur	OAMC	1.746
CA - Larkspur	OAEP0	1.746
CA - Larkspur	Choice II	1.697
CA - Larkspur (CA01)	QPOS	1.455
CA - Larkspur (CA01)	HMO	1.455
CA - Larkspur (CA01)	OAQPOS	1.455
CA - Larkspur (CA01)	OAHMO	1.455
CA - Larkspur (CA01)	Choice II	1.697
CA - Lassen/Modoc Co 961	NoProduct	1.950
CA - Lassen/Modoc Co 961	TC	1.950
CA - Lassen/Modoc Co 961	TCHL	1.950
CA - Lassen/Modoc Co 961	OC	1.843
CA - Lassen/Modoc Co 961	MC	1.746
CA - Lassen/Modoc Co 961	EPO	1.746
CA - Lassen/Modoc Co 961	OAMC	1.746
CA - Lassen/Modoc Co 961	OAEP0	1.746
CA - Lassen/Modoc Co 961	Choice II	1.697
CA - Livermore	NoProduct	2.100
CA - Livermore	TC	2.100
CA - Livermore	TCHL	2.100
CA - Livermore	OC	2.046
CA - Livermore	MC	1.607
CA - Livermore	EPO	1.607
CA - Livermore	OAMC	1.607
CA - Livermore	OAEP0	1.607
CA - Livermore	Choice II	2.241
CA - Livermore (CA01)	QPOS	1.754
CA - Livermore (CA01)	HMO	1.754
CA - Livermore (CA01)	OAQPOS	1.754
CA - Livermore (CA01)	OAHMO	1.754
CA - Livermore (CA01)	Choice II	2.241
CA - Lodi	NoProduct	1.950
CA - Lodi	TC	1.950
CA - Lodi	TCHL	1.950
CA - Lodi	OC	1.843
CA - Lodi	MC	1.746
CA - Lodi	EPO	1.746
CA - Lodi	OAMC	1.746
CA - Lodi	OAEP0	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Lodi	Choice II	1.697
CA - Lodi (CA05)	QPOS	1.455
CA - Lodi (CA05)	HMO	1.455
CA - Lodi (CA05)	OAQPOS	1.455
CA - Lodi (CA05)	OAHMO	1.455
CA - Lodi (CA05)	Choice II	1.697
CA - Long Beach	NoProduct	1.650
CA - Long Beach	TC	1.650
CA - Long Beach	TCHL	1.650
CA - Long Beach	OC	1.638
CA - Long Beach	MC	1.638
CA - Long Beach	EPO	1.638
CA - Long Beach	OAMC	1.638
CA - Long Beach	OAEP0	1.638
CA - Long Beach	Choice II	1.439
CA - Los Angeles (CA02)	QPOS	0.496
CA - Los Angeles (CA02)	QPOS	0.496
CA - Los Angeles (CA02)	HMO	0.496
CA - Los Angeles (CA02)	HMO	0.496
CA - Los Angeles (CA02)	OAQPOS	0.496
CA - Los Angeles (CA02)	OAQPOS	0.496
CA - Los Angeles (CA02)	OAHMO	0.496
CA - Los Angeles (CA02)	OAHMO	0.496
CA - Los Angeles (CA02)	Choice II	1.439
CA - Los Angeles (CA02)	Choice II	1.439
CA - Los Angeles 900	NoProduct	1.650
CA - Los Angeles 900	TC	1.650
CA - Los Angeles 900	TCHL	1.650
CA - Los Angeles 900	OC	1.691
CA - Los Angeles 900	MC	1.592
CA - Los Angeles 900	EPO	1.592
CA - Los Angeles 900	OAMC	1.592
CA - Los Angeles 900	OAEP0	1.592
CA - Los Angeles 900	Choice II	1.244
CA - Los Angeles 901	NoProduct	1.950
CA - Los Angeles 901	TC	1.950
CA - Los Angeles 901	TCHL	1.950
CA - Los Angeles 901	OC	1.843
CA - Los Angeles 901	MC	1.746
CA - Los Angeles 901	EPO	1.746
CA - Los Angeles 901	OAMC	1.746
CA - Los Angeles 901	OAEP0	1.746
CA - Los Angeles 901	Choice II	1.697
CA - Los Banos	NoProduct	1.900
CA - Los Banos	TC	1.900
CA - Los Banos	TCHL	1.900
CA - Los Banos	OC	1.441
CA - Los Banos	MC	1.441

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Los Banos	EPO	1.441
CA - Los Banos	OAMC	1.441
CA - Los Banos	OAEPO	1.441
CA - Los Banos	Choice II	1.243
CA - Los Banos (CA05)	QPOS	0.646
CA - Los Banos (CA05)	HMO	0.646
CA - Los Banos (CA05)	OAQPOS	0.646
CA - Los Banos (CA05)	OAHMO	0.646
CA - Los Banos (CA05)	Choice II	1.243
CA - LosAltos	NoProduct	1.950
CA - LosAltos	TC	1.950
CA - LosAltos	TCHL	1.950
CA - LosAltos	OC	1.843
CA - LosAltos	MC	1.746
CA - LosAltos	EPO	1.746
CA - LosAltos	OAMC	1.746
CA - LosAltos	OAEPO	1.746
CA - LosAltos	Choice II	1.697
CA - LosAltos (CA01)	QPOS	1.455
CA - LosAltos (CA01)	HMO	1.455
CA - LosAltos (CA01)	OAQPOS	1.455
CA - LosAltos (CA01)	OAHMO	1.455
CA - LosAltos (CA01)	Choice II	1.697
CA - LosGatos	NoProduct	1.950
CA - LosGatos	TC	1.950
CA - LosGatos	TCHL	1.950
CA - LosGatos	OC	1.837
CA - LosGatos	MC	1.554
CA - LosGatos	EPO	1.554
CA - LosGatos	OAMC	1.554
CA - LosGatos	OAEPO	1.554
CA - LosGatos	Choice II	1.743
CA - LosGatos (CA01)	QPOS	1.507
CA - LosGatos (CA01)	HMO	1.507
CA - LosGatos (CA01)	OAQPOS	1.507
CA - LosGatos (CA01)	OAHMO	1.507
CA - LosGatos (CA01)	Choice II	1.743
CA - LosGatosSE	NoProduct	1.950
CA - LosGatosSE	TC	1.950
CA - LosGatosSE	TCHL	1.950
CA - LosGatosSE	OC	1.837
CA - LosGatosSE	MC	1.554
CA - LosGatosSE	EPO	1.554
CA - LosGatosSE	OAMC	1.554
CA - LosGatosSE	OAEPO	1.554
CA - LosGatosSE	Choice II	1.743
CA - LosGatosSE (CA01)	QPOS	1.507
CA - LosGatosSE (CA01)	HMO	1.507

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - LosGatosSE (CA01)	OAQPOS	1.507
CA - LosGatosSE (CA01)	OAHMO	1.507
CA - LosGatosSE (CA01)	Choice II	1.743
CA - Madera	NoProduct	1.950
CA - Madera	TC	1.950
CA - Madera	TCHL	1.950
CA - Madera	OC	1.843
CA - Madera	MC	1.746
CA - Madera	EPO	1.746
CA - Madera	OAMC	1.746
CA - Madera	OAEP0	1.746
CA - Madera	Choice II	1.697
CA - Madera (CA05)	QPOS	0.646
CA - Madera (CA05)	HMO	0.646
CA - Madera (CA05)	OAQPOS	0.646
CA - Madera (CA05)	OAHMO	0.646
CA - Madera (CA05)	Choice II	1.243
CA - Madera non HMO	NoProduct	1.900
CA - Madera non HMO	TC	1.900
CA - Madera non HMO	TCHL	1.900
CA - Madera non HMO	OC	1.441
CA - Madera non HMO	MC	1.441
CA - Madera non HMO	EPO	1.441
CA - Madera non HMO	OAMC	1.441
CA - Madera non HMO	OAEP0	1.441
CA - Madera non HMO	Choice II	1.243
CA - Madera Non-HMO	NoProduct	1.900
CA - Madera Non-HMO	TC	1.900
CA - Madera Non-HMO	TCHL	1.900
CA - Madera Non-HMO	OC	1.441
CA - Madera Non-HMO	MC	1.441
CA - Madera Non-HMO	EPO	1.441
CA - Madera Non-HMO	OAMC	1.441
CA - Madera Non-HMO	OAEP0	1.441
CA - Madera Non-HMO	Choice II	1.243
CA - Malibu	NoProduct	1.650
CA - Malibu	TC	1.650
CA - Malibu	TCHL	1.650
CA - Malibu	OC	1.691
CA - Malibu	MC	1.592
CA - Malibu	EPO	1.592
CA - Malibu	OAMC	1.592
CA - Malibu	OAEP0	1.592
CA - Malibu	Choice II	1.244
CA - Malibu (CA02)	QPOS	0.497
CA - Malibu (CA02)	HMO	0.497
CA - Malibu (CA02)	OAQPOS	0.497
CA - Malibu (CA02)	OAHMO	0.497

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Malibu (CA02)	Choice II	1.244
CA - Manteca	NoProduct	1.950
CA - Manteca	TC	1.950
CA - Manteca	TCHL	1.950
CA - Manteca	OC	1.843
CA - Manteca	MC	1.746
CA - Manteca	EPO	1.746
CA - Manteca	OAMC	1.746
CA - Manteca	OAEPO	1.746
CA - Manteca	Choice II	1.697
CA - Manteca (CA05)	QPOS	1.455
CA - Manteca (CA05)	HMO	1.455
CA - Manteca (CA05)	OAQPOS	1.455
CA - Manteca (CA05)	OAHMO	1.455
CA - Manteca (CA05)	Choice II	1.697
CA - Marin Central	NoProduct	1.950
CA - Marin Central	TC	1.950
CA - Marin Central	TCHL	1.950
CA - Marin Central	OC	1.843
CA - Marin Central	MC	1.746
CA - Marin Central	EPO	1.746
CA - Marin Central	OAMC	1.746
CA - Marin Central	OAEPO	1.746
CA - Marin Central	Choice II	1.697
CA - Marin Central (CA01)	QPOS	1.455
CA - Marin Central (CA01)	HMO	1.455
CA - Marin Central (CA01)	OAQPOS	1.455
CA - Marin Central (CA01)	OAHMO	1.455
CA - Marin Central (CA01)	Choice II	1.697
CA - Marin North	NoProduct	1.950
CA - Marin North	TC	1.950
CA - Marin North	TCHL	1.950
CA - Marin North	OC	1.843
CA - Marin North	MC	1.746
CA - Marin North	EPO	1.746
CA - Marin North	OAMC	1.746
CA - Marin North	OAEPO	1.746
CA - Marin North	Choice II	1.697
CA - Marin North (CA01)	QPOS	1.455
CA - Marin North (CA01)	HMO	1.455
CA - Marin North (CA01)	OAQPOS	1.455
CA - Marin North (CA01)	OAHMO	1.455
CA - Marin North (CA01)	Choice II	1.697
CA - Marin South	NoProduct	1.950
CA - Marin South	TC	1.950
CA - Marin South	TCHL	1.950
CA - Marin South	OC	1.843
CA - Marin South	MC	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Marin South	EPO	1.746
CA - Marin South	OAMC	1.746
CA - Marin South	OAEPO	1.746
CA - Marin South	Choice II	1.697
CA - Marin South (CA01)	QPOS	1.455
CA - Marin South (CA01)	HMO	1.455
CA - Marin South (CA01)	OAQPOS	1.455
CA - Marin South (CA01)	OAHMO	1.455
CA - Marin South (CA01)	Choice II	1.697
CA - Marina	NoProduct	1.950
CA - Marina	TC	1.950
CA - Marina	TCHL	1.950
CA - Marina	OC	1.837
CA - Marina	MC	1.554
CA - Marina	EPO	1.554
CA - Marina	OAMC	1.554
CA - Marina	OAEPO	1.554
CA - Marina	Choice II	1.743
CA - Marina (CA01)	QPOS	1.507
CA - Marina (CA01)	HMO	1.507
CA - Marina (CA01)	OAQPOS	1.507
CA - Marina (CA01)	OAHMO	1.507
CA - Marina (CA01)	Choice II	1.743
CA - Martinez	NoProduct	2.100
CA - Martinez	TC	2.100
CA - Martinez	TCHL	2.100
CA - Martinez	OC	2.046
CA - Martinez	MC	1.607
CA - Martinez	EPO	1.607
CA - Martinez	OAMC	1.607
CA - Martinez	OAEPO	1.607
CA - Martinez	Choice II	2.241
CA - Martinez (CA01)	QPOS	1.754
CA - Martinez (CA01)	HMO	1.754
CA - Martinez (CA01)	OAQPOS	1.754
CA - Martinez (CA01)	OAHMO	1.754
CA - Martinez (CA01)	Choice II	2.241
CA - Mendocino	NoProduct	1.950
CA - Mendocino	TC	1.950
CA - Mendocino	TCHL	1.950
CA - Mendocino	OC	1.843
CA - Mendocino	MC	1.746
CA - Mendocino	EPO	1.746
CA - Mendocino	OAMC	1.746
CA - Mendocino	OAEPO	1.746
CA - Mendocino	Choice II	1.697
CA - MenloPark	NoProduct	1.950
CA - MenloPark	TC	1.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - MenloPark	TCHL	1.950
CA - MenloPark	OC	1.843
CA - MenloPark	MC	1.746
CA - MenloPark	EPO	1.746
CA - MenloPark	OAMC	1.746
CA - MenloPark	OAEP0	1.746
CA - MenloPark	Choice II	1.697
CA - MenloPark (CA01)	QPOS	1.455
CA - MenloPark (CA01)	HMO	1.455
CA - MenloPark (CA01)	OAQPOS	1.455
CA - MenloPark (CA01)	OAHMO	1.455
CA - MenloPark (CA01)	Choice II	1.697
CA - Merced	NoProduct	1.950
CA - Merced	TC	1.950
CA - Merced	TCHL	1.950
CA - Merced	OC	1.843
CA - Merced	MC	1.746
CA - Merced	EPO	1.746
CA - Merced	OAMC	1.746
CA - Merced	OAEP0	1.746
CA - Merced	Choice II	1.697
CA - Merced (CA05)	QPOS	1.455
CA - Merced (CA05)	HMO	1.455
CA - Merced (CA05)	OAQPOS	1.455
CA - Merced (CA05)	OAHMO	1.455
CA - Merced (CA05)	Choice II	1.697
CA - MillValley	NoProduct	1.950
CA - MillValley	TC	1.950
CA - MillValley	TCHL	1.950
CA - MillValley	OC	1.843
CA - MillValley	MC	1.746
CA - MillValley	EPO	1.746
CA - MillValley	OAMC	1.746
CA - MillValley	OAEP0	1.746
CA - MillValley	Choice II	1.697
CA - MillValley (CA01)	QPOS	1.455
CA - MillValley (CA01)	HMO	1.455
CA - MillValley (CA01)	OAQPOS	1.455
CA - MillValley (CA01)	OAHMO	1.455
CA - MillValley (CA01)	Choice II	1.697
CA - Milpitas	NoProduct	1.950
CA - Milpitas	TC	1.950
CA - Milpitas	TCHL	1.950
CA - Milpitas	OC	1.837
CA - Milpitas	MC	1.554
CA - Milpitas	EPO	1.554
CA - Milpitas	OAMC	1.554
CA - Milpitas	OAEP0	1.554

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Milpitas	Choice II	1.743
CA - Milpitas (CA01)	QPOS	1.507
CA - Milpitas (CA01)	HMO	1.507
CA - Milpitas (CA01)	OAQPOS	1.507
CA - Milpitas (CA01)	OAHMO	1.507
CA - Milpitas (CA01)	Choice II	1.743
CA - Mission	NoProduct	1.950
CA - Mission	TC	1.950
CA - Mission	TCHL	1.950
CA - Mission	OC	1.837
CA - Mission	MC	1.554
CA - Mission	EPO	1.554
CA - Mission	OAMC	1.554
CA - Mission	OAEP0	1.554
CA - Mission	Choice II	1.743
CA - Mission (CA01)	QPOS	1.507
CA - Mission (CA01)	HMO	1.507
CA - Mission (CA01)	OAQPOS	1.507
CA - Mission (CA01)	OAHMO	1.507
CA - Mission (CA01)	Choice II	1.743
CA - Mkt (High) Mission Viejo	NoProduct	1.950
CA - Mkt (High) Mission Viejo	TC	1.950
CA - Mkt (High) Mission Viejo	TCHL	1.950
CA - Mkt (High) Mission Viejo	OC	1.843
CA - Mkt (High) Mission Viejo	MC	1.746
CA - Mkt (High) Mission Viejo	EPO	1.746
CA - Mkt (High) Mission Viejo	OAMC	1.746
CA - Mkt (High) Mission Viejo	OAEP0	1.746
CA - Mkt (High) Mission Viejo	Choice II	1.697
CA - Mkt (High) San Diego	NoProduct	1.950
CA - Mkt (High) San Diego	TC	1.950
CA - Mkt (High) San Diego	TCHL	1.950
CA - Mkt (High) San Diego	OC	1.843
CA - Mkt (High) San Diego	MC	1.746
CA - Mkt (High) San Diego	EPO	1.746
CA - Mkt (High) San Diego	OAMC	1.746
CA - Mkt (High) San Diego	OAEP0	1.746
CA - Mkt (High) San Diego	Choice II	1.697
CA - Mkt (Low) San Diego	NoProduct	1.950
CA - Mkt (Low) San Diego	TC	1.950
CA - Mkt (Low) San Diego	TCHL	1.950
CA - Mkt (Low) San Diego	OC	1.843
CA - Mkt (Low) San Diego	MC	1.746
CA - Mkt (Low) San Diego	EPO	1.746
CA - Mkt (Low) San Diego	OAMC	1.746
CA - Mkt (Low) San Diego	OAEP0	1.746
CA - Mkt (Low) San Diego	Choice II	1.697
CA - Mkt (Low) Whittier	NoProduct	1.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Mkt (Low) Whittier	TC	1.950
CA - Mkt (Low) Whittier	TCHL	1.950
CA - Mkt (Low) Whittier	OC	1.843
CA - Mkt (Low) Whittier	MC	1.746
CA - Mkt (Low) Whittier	EPO	1.746
CA - Mkt (Low) Whittier	OAMC	1.746
CA - Mkt (Low) Whittier	OAEP0	1.746
CA - Mkt (Low) Whittier	Choice II	1.697
CA - Mkt (Med) Irvine	NoProduct	1.500
CA - Mkt (Med) Irvine	TC	1.500
CA - Mkt (Med) Irvine	TCHL	1.500
CA - Mkt (Med) Irvine	OC	1.390
CA - Mkt (Med) Irvine	MC	1.439
CA - Mkt (Med) Irvine	EPO	1.439
CA - Mkt (Med) Irvine	OAMC	1.439
CA - Mkt (Med) Irvine	OAEP0	1.439
CA - Mkt (Med) Irvine	Choice II	1.241
CA - Modesto	NoProduct	1.950
CA - Modesto	TC	1.950
CA - Modesto	TCHL	1.950
CA - Modesto	OC	1.843
CA - Modesto	MC	1.746
CA - Modesto	EPO	1.746
CA - Modesto	OAMC	1.746
CA - Modesto	OAEP0	1.746
CA - Modesto	Choice II	1.697
CA - Modesto (CA05)	QPOS	1.455
CA - Modesto (CA05)	HMO	1.455
CA - Modesto (CA05)	OAQPOS	1.455
CA - Modesto (CA05)	OAHMO	1.455
CA - Modesto (CA05)	Choice II	1.697
CA - Modesto 953	NoProduct	1.950
CA - Modesto 953	TC	1.950
CA - Modesto 953	TCHL	1.950
CA - Modesto 953	OC	1.843
CA - Modesto 953	MC	1.746
CA - Modesto 953	EPO	1.746
CA - Modesto 953	OAMC	1.746
CA - Modesto 953	OAEP0	1.746
CA - Modesto 953	Choice II	1.697
CA - Mono/Inyo Co 935	NoProduct	1.650
CA - Mono/Inyo Co 935	TC	1.650
CA - Mono/Inyo Co 935	TCHL	1.650
CA - Mono/Inyo Co 935	OC	1.638
CA - Mono/Inyo Co 935	MC	1.638
CA - Mono/Inyo Co 935	EPO	1.638
CA - Mono/Inyo Co 935	OAMC	1.638
CA - Mono/Inyo Co 935	OAEP0	1.638

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Mono/Inyo Co 935	Choice II	1.439
CA - Monrovia	NoProduct	1.650
CA - Monrovia	TC	1.650
CA - Monrovia	TCHL	1.650
CA - Monrovia	OC	1.638
CA - Monrovia	MC	1.638
CA - Monrovia	EPO	1.638
CA - Monrovia	OAMC	1.638
CA - Monrovia	OAEP0	1.638
CA - Monrovia	Choice II	1.439
CA - Monrovia (CA02)	QPOS	0.496
CA - Monrovia (CA02)	HMO	0.496
CA - Monrovia (CA02)	OAQPOS	0.496
CA - Monrovia (CA02)	OAHMO	0.496
CA - Monrovia (CA02)	Choice II	1.439
CA - Monterey	NoProduct	1.950
CA - Monterey	TC	1.950
CA - Monterey	TCHL	1.950
CA - Monterey	OC	1.843
CA - Monterey	MC	1.746
CA - Monterey	EPO	1.746
CA - Monterey	OAMC	1.746
CA - Monterey	OAEP0	1.746
CA - Monterey	Choice II	1.697
CA - MorganHill	NoProduct	1.950
CA - MorganHill	TC	1.950
CA - MorganHill	TCHL	1.950
CA - MorganHill	OC	1.837
CA - MorganHill	MC	1.554
CA - MorganHill	EPO	1.554
CA - MorganHill	OAMC	1.554
CA - MorganHill	OAEP0	1.554
CA - MorganHill	Choice II	1.743
CA - MorganHill (CA01)	QPOS	1.507
CA - MorganHill (CA01)	HMO	1.507
CA - MorganHill (CA01)	OAQPOS	1.507
CA - MorganHill (CA01)	OAHMO	1.507
CA - MorganHill (CA01)	Choice II	1.743
CA - MtnView	NoProduct	1.950
CA - MtnView	TC	1.950
CA - MtnView	TCHL	1.950
CA - MtnView	OC	1.843
CA - MtnView	MC	1.746
CA - MtnView	EPO	1.746
CA - MtnView	OAMC	1.746
CA - MtnView	OAEP0	1.746
CA - MtnView	Choice II	1.697
CA - MtnView (CA01)	QPOS	1.455

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - MtnView (CA01)	HMO	1.455
CA - MtnView (CA01)	OAQPOS	1.455
CA - MtnView (CA01)	OAHMO	1.455
CA - MtnView (CA01)	Choice II	1.697
CA - Napa	NoProduct	2.100
CA - Napa	TC	2.100
CA - Napa	TCHL	2.100
CA - Napa	OC	2.046
CA - Napa	MC	1.607
CA - Napa	EPO	1.607
CA - Napa	OAMC	1.607
CA - Napa	OAEP0	1.607
CA - Napa	Choice II	2.241
CA - Newark	NoProduct	2.100
CA - Newark	TC	2.100
CA - Newark	TCHL	2.100
CA - Newark	OC	2.046
CA - Newark	MC	1.607
CA - Newark	EPO	1.607
CA - Newark	OAMC	1.607
CA - Newark	OAEP0	1.607
CA - Newark	Choice II	2.241
CA - Newark (CA01)	QPOS	1.754
CA - Newark (CA01)	HMO	1.754
CA - Newark (CA01)	OAQPOS	1.754
CA - Newark (CA01)	OAHMO	1.754
CA - Newark (CA01)	Choice II	2.241
CA - Newport_Irvine	NoProduct	1.500
CA - Newport_Irvine	TC	1.500
CA - Newport_Irvine	TCHL	1.500
CA - Newport_Irvine	OC	1.390
CA - Newport_Irvine	MC	1.439
CA - Newport_Irvine	EPO	1.439
CA - Newport_Irvine	OAMC	1.439
CA - Newport_Irvine	OAEP0	1.439
CA - Newport_Irvine	Choice II	1.241
CA - Newport_Irvine (CA02)	QPOS	0.893
CA - Newport_Irvine (CA02)	HMO	0.893
CA - Newport_Irvine (CA02)	OAQPOS	0.893
CA - Newport_Irvine (CA02)	OAHMO	0.893
CA - Newport_Irvine (CA02)	Choice II	1.241
CA - NobHill	NoProduct	1.950
CA - NobHill	TC	1.950
CA - NobHill	TCHL	1.950
CA - NobHill	OC	1.837
CA - NobHill	MC	1.554
CA - NobHill	EPO	1.554
CA - NobHill	OAMC	1.554

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - NobHill	OAEPO	1.554
CA - NobHill	Choice II	1.743
CA - NobHill (CA01)	QPOS	1.507
CA - NobHill (CA01)	HMO	1.507
CA - NobHill (CA01)	OAQPOS	1.507
CA - NobHill (CA01)	OAHMO	1.507
CA - NobHill (CA01)	Choice II	1.743
CA - North Hollywood 916	NoProduct	1.650
CA - North Hollywood 916	TC	1.650
CA - North Hollywood 916	TCHL	1.650
CA - North Hollywood 916	OC	1.691
CA - North Hollywood 916	MC	1.592
CA - North Hollywood 916	EPO	1.592
CA - North Hollywood 916	OAMC	1.592
CA - North Hollywood 916	OAEPO	1.592
CA - North Hollywood 916	Choice II	1.244
CA - Northern CA San Francisco (CA01)	QPOS	1.507
CA - Northern CA San Francisco (CA01)	QPOS	1.507
CA - Northern CA San Francisco (CA01)	HMO	1.507
CA - Northern CA San Francisco (CA01)	HMO	1.507
CA - Northern CA San Francisco (CA01)	OAQPOS	1.507
CA - Northern CA San Francisco (CA01)	OAQPOS	1.507
CA - Northern CA San Francisco (CA01)	OAHMO	1.507
CA - Northern CA San Francisco (CA01)	OAHMO	1.507
CA - Northern CA San Francisco (CA01)	Choice II	1.743
CA - Northern CA San Francisco (CA01)	Choice II	1.743
CA - Northridge	NoProduct	1.650
CA - Northridge	TC	1.650
CA - Northridge	TCHL	1.650
CA - Northridge	OC	1.638
CA - Northridge	MC	1.638
CA - Northridge	EPO	1.638
CA - Northridge	OAMC	1.638
CA - Northridge	OAEPO	1.638
CA - Northridge	Choice II	1.439
CA - Northridge (CA02)	QPOS	0.496
CA - Northridge (CA02)	HMO	0.496
CA - Northridge (CA02)	OAQPOS	0.496
CA - Northridge (CA02)	OAHMO	0.496
CA - Northridge (CA02)	Choice II	1.439
CA - Northridge non-HMO	NoProduct	1.650
CA - Northridge non-HMO	TC	1.650
CA - Northridge non-HMO	TCHL	1.650
CA - Northridge non-HMO	OC	1.638
CA - Northridge non-HMO	MC	1.638
CA - Northridge non-HMO	EPO	1.638
CA - Northridge non-HMO	OAMC	1.638
CA - Northridge non-HMO	OAEPO	1.638

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Northridge non-HMO	Choice II	1.439
CA - Norwalk	NoProduct	1.650
CA - Norwalk	TC	1.650
CA - Norwalk	TCHL	1.650
CA - Norwalk	OC	1.638
CA - Norwalk	MC	1.638
CA - Norwalk	EPO	1.638
CA - Norwalk	OAMC	1.638
CA - Norwalk	OAEP0	1.638
CA - Norwalk	Choice II	1.439
CA - Norwalk (CA02)	QPOS	0.496
CA - Norwalk (CA02)	HMO	0.496
CA - Norwalk (CA02)	OAQPOS	0.496
CA - Norwalk (CA02)	OAHMO	0.496
CA - Norwalk (CA02)	Choice II	1.439
CA - Novato	NoProduct	1.950
CA - Novato	TC	1.950
CA - Novato	TCHL	1.950
CA - Novato	OC	1.843
CA - Novato	MC	1.746
CA - Novato	EPO	1.746
CA - Novato	OAMC	1.746
CA - Novato	OAEP0	1.746
CA - Novato	Choice II	1.697
CA - Novato (CA01)	QPOS	1.455
CA - Novato (CA01)	HMO	1.455
CA - Novato (CA01)	OAQPOS	1.455
CA - Novato (CA01)	OAHMO	1.455
CA - Novato (CA01)	Choice II	1.697
CA - OAK	NoProduct	2.100
CA - OAK	TC	2.100
CA - OAK	TCHL	2.100
CA - OAK	OC	2.046
CA - OAK	MC	1.607
CA - OAK	EPO	1.607
CA - OAK	OAMC	1.607
CA - OAK	OAEP0	1.607
CA - OAK	Choice II	2.241
CA - OAK (CA01)	QPOS	1.754
CA - OAK (CA01)	HMO	1.754
CA - OAK (CA01)	OAQPOS	1.754
CA - OAK (CA01)	OAHMO	1.754
CA - OAK (CA01)	Choice II	2.241
CA - Oakland	NoProduct	2.100
CA - Oakland	TC	2.100
CA - Oakland	TCHL	2.100
CA - Oakland	OC	2.046
CA - Oakland	MC	1.607

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Oakland	EPO	1.607
CA - Oakland	OAMC	1.607
CA - Oakland	OAEPO	1.607
CA - Oakland	Choice II	2.241
CA - Oakland (CA01)	QPOS	1.754
CA - Oakland (CA01)	HMO	1.754
CA - Oakland (CA01)	OAQPOS	1.754
CA - Oakland (CA01)	OAHMO	1.754
CA - Oakland (CA01)	Choice II	2.241
CA - OaklandHills	NoProduct	2.100
CA - OaklandHills	TC	2.100
CA - OaklandHills	TCHL	2.100
CA - OaklandHills	OC	2.046
CA - OaklandHills	MC	1.607
CA - OaklandHills	EPO	1.607
CA - OaklandHills	OAMC	1.607
CA - OaklandHills	OAEPO	1.607
CA - OaklandHills	Choice II	2.241
CA - OaklandHills (CA01)	QPOS	1.754
CA - OaklandHills (CA01)	HMO	1.754
CA - OaklandHills (CA01)	OAQPOS	1.754
CA - OaklandHills (CA01)	OAHMO	1.754
CA - OaklandHills (CA01)	Choice II	2.241
CA - Oakley	NoProduct	2.100
CA - Oakley	TC	2.100
CA - Oakley	TCHL	2.100
CA - Oakley	OC	2.046
CA - Oakley	MC	1.607
CA - Oakley	EPO	1.607
CA - Oakley	OAMC	1.607
CA - Oakley	OAEPO	1.607
CA - Oakley	Choice II	2.241
CA - Oakley (CA01)	QPOS	1.754
CA - Oakley (CA01)	HMO	1.754
CA - Oakley (CA01)	OAQPOS	1.754
CA - Oakley (CA01)	OAHMO	1.754
CA - Oakley (CA01)	Choice II	2.241
CA - Oceanside	NoProduct	1.450
CA - Oceanside	TC	1.450
CA - Oceanside	TCHL	1.450
CA - Oceanside	OC	1.243
CA - Oceanside	MC	1.243
CA - Oceanside	EPO	1.243
CA - Oceanside	OAMC	1.243
CA - Oceanside	OAEPO	1.243
CA - Oceanside	Choice II	1.144
CA - Oceanside (CA04)	QPOS	0.646
CA - Oceanside (CA04)	HMO	0.646

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Oceanside (CA04)	OAQPOS	0.646
CA - Oceanside (CA04)	OAHMO	0.646
CA - Oceanside (CA04)	Choice II	1.144
CA - Orange	NoProduct	1.500
CA - Orange	TC	1.500
CA - Orange	TCHL	1.500
CA - Orange	OC	1.390
CA - Orange	MC	1.439
CA - Orange	EPO	1.439
CA - Orange	OAMC	1.439
CA - Orange	OAEP0	1.439
CA - Orange	Choice II	1.241
CA - Orange/West	NoProduct	1.500
CA - Orange/West	TC	1.500
CA - Orange/West	TCHL	1.500
CA - Orange/West	OC	1.390
CA - Orange/West	MC	1.439
CA - Orange/West	EPO	1.439
CA - Orange/West	OAMC	1.439
CA - Orange/West	OAEP0	1.439
CA - Orange/West	Choice II	1.241
CA - Orange/West (CA02)	QPOS	0.893
CA - Orange/West (CA02)	HMO	0.893
CA - Orange/West (CA02)	OAQPOS	0.893
CA - Orange/West (CA02)	OAHMO	0.893
CA - Orange/West (CA02)	Choice II	1.241
CA - Orange_Irvine	NoProduct	1.500
CA - Orange_Irvine	TC	1.500
CA - Orange_Irvine	TCHL	1.500
CA - Orange_Irvine	OC	1.390
CA - Orange_Irvine	MC	1.439
CA - Orange_Irvine	EPO	1.439
CA - Orange_Irvine	OAMC	1.439
CA - Orange_Irvine	OAEP0	1.439
CA - Orange_Irvine	Choice II	1.241
CA - Orange_Irvine (CA02)	QPOS	0.893
CA - Orange_Irvine (CA02)	HMO	0.893
CA - Orange_Irvine (CA02)	OAQPOS	0.893
CA - Orange_Irvine (CA02)	OAHMO	0.893
CA - Orange_Irvine (CA02)	Choice II	1.241
CA - Other CA01	NoProduct	1.950
CA - Other CA01	TC	1.950
CA - Other CA01	TCHL	1.950
CA - Other CA01	OC	1.843
CA - Other CA01	MC	1.746
CA - Other CA01	EPO	1.746
CA - Other CA01	OAMC	1.746
CA - Other CA01	OAEP0	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Other CA01	Choice II	1.697
CA - Oxnard 930	NoProduct	1.650
CA - Oxnard 930	TC	1.650
CA - Oxnard 930	TCHL	1.650
CA - Oxnard 930	OC	1.638
CA - Oxnard 930	MC	1.638
CA - Oxnard 930	EPO	1.638
CA - Oxnard 930	OAMC	1.638
CA - Oxnard 930	OAEP0	1.638
CA - Oxnard 930	Choice II	1.439
CA - Pacifica	NoProduct	1.950
CA - Pacifica	TC	1.950
CA - Pacifica	TCHL	1.950
CA - Pacifica	OC	1.843
CA - Pacifica	MC	1.746
CA - Pacifica	EPO	1.746
CA - Pacifica	OAMC	1.746
CA - Pacifica	OAEP0	1.746
CA - Pacifica	Choice II	1.697
CA - Pacifica (CA01)	QPOS	1.455
CA - Pacifica (CA01)	HMO	1.455
CA - Pacifica (CA01)	OAQPOS	1.455
CA - Pacifica (CA01)	OAHMO	1.455
CA - Pacifica (CA01)	Choice II	1.697
CA - Pacoima 913	NoProduct	1.950
CA - Pacoima 913	TC	1.950
CA - Pacoima 913	TCHL	1.950
CA - Pacoima 913	OC	1.843
CA - Pacoima 913	MC	1.746
CA - Pacoima 913	EPO	1.746
CA - Pacoima 913	OAMC	1.746
CA - Pacoima 913	OAEP0	1.746
CA - Pacoima 913	Choice II	1.697
CA - Palm Desert 922	NoProduct	1.950
CA - Palm Desert 922	TC	1.950
CA - Palm Desert 922	TCHL	1.950
CA - Palm Desert 922	OC	1.843
CA - Palm Desert 922	MC	1.746
CA - Palm Desert 922	EPO	1.746
CA - Palm Desert 922	OAMC	1.746
CA - Palm Desert 922	OAEP0	1.746
CA - Palm Desert 922	Choice II	1.697
CA - Palm Springs	NoProduct	1.900
CA - Palm Springs	TC	1.900
CA - Palm Springs	TCHL	1.900
CA - Palm Springs	OC	1.441
CA - Palm Springs	MC	1.441
CA - Palm Springs	EPO	1.441

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Palm Springs	OAMC	1.441
CA - Palm Springs	OAEP0	1.441
CA - Palm Springs	Choice II	1.243
CA - Palm Springs (CA02)	QPOS	0.646
CA - Palm Springs (CA02)	HMO	0.646
CA - Palm Springs (CA02)	OAQPOS	0.646
CA - Palm Springs (CA02)	OAHMO	0.646
CA - Palm Springs (CA02)	Choice II	1.243
CA - Palmdale 935	NoProduct	1.650
CA - Palmdale 935	TC	1.650
CA - Palmdale 935	TCHL	1.650
CA - Palmdale 935	OC	1.638
CA - Palmdale 935	MC	1.638
CA - Palmdale 935	EPO	1.638
CA - Palmdale 935	OAMC	1.638
CA - Palmdale 935	OAEP0	1.638
CA - Palmdale 935	Choice II	1.439
CA - Palms	NoProduct	1.650
CA - Palms	TC	1.650
CA - Palms	TCHL	1.650
CA - Palms	OC	1.691
CA - Palms	MC	1.592
CA - Palms	EPO	1.592
CA - Palms	OAMC	1.592
CA - Palms	OAEP0	1.592
CA - Palms	Choice II	1.244
CA - Palms (CA02)	QPOS	0.497
CA - Palms (CA02)	HMO	0.497
CA - Palms (CA02)	OAQPOS	0.497
CA - Palms (CA02)	OAHMO	0.497
CA - Palms (CA02)	Choice II	1.244
CA - PaloAlto	NoProduct	1.950
CA - PaloAlto	TC	1.950
CA - PaloAlto	TCHL	1.950
CA - PaloAlto	OC	1.843
CA - PaloAlto	MC	1.746
CA - PaloAlto	EPO	1.746
CA - PaloAlto	OAMC	1.746
CA - PaloAlto	OAEP0	1.746
CA - PaloAlto	Choice II	1.697
CA - PaloAlto (CA01)	QPOS	1.455
CA - PaloAlto (CA01)	HMO	1.455
CA - PaloAlto (CA01)	OAQPOS	1.455
CA - PaloAlto (CA01)	OAHMO	1.455
CA - PaloAlto (CA01)	Choice II	1.697
CA - Pasadena	NoProduct	1.650
CA - Pasadena	TC	1.650
CA - Pasadena	TCHL	1.650

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Pasadena	OC	1.638
CA - Pasadena	MC	1.638
CA - Pasadena	EPO	1.638
CA - Pasadena	OAMC	1.638
CA - Pasadena	OAEPO	1.638
CA - Pasadena	Choice II	1.439
CA - Pasadena (CA02)	QPOS	0.496
CA - Pasadena (CA02)	HMO	0.496
CA - Pasadena (CA02)	OAQPOS	0.496
CA - Pasadena (CA02)	OAHMO	0.496
CA - Pasadena (CA02)	Choice II	1.439
CA - Pasadena non-HMO	NoProduct	1.650
CA - Pasadena non-HMO	TC	1.650
CA - Pasadena non-HMO	TCHL	1.650
CA - Pasadena non-HMO	OC	1.638
CA - Pasadena non-HMO	MC	1.638
CA - Pasadena non-HMO	EPO	1.638
CA - Pasadena non-HMO	OAMC	1.638
CA - Pasadena non-HMO	OAEPO	1.638
CA - Pasadena non-HMO	Choice II	1.439
CA - Perris	NoProduct	1.900
CA - Perris	TC	1.900
CA - Perris	TCHL	1.900
CA - Perris	OC	1.441
CA - Perris	MC	1.441
CA - Perris	EPO	1.441
CA - Perris	OAMC	1.441
CA - Perris	OAEPO	1.441
CA - Perris	Choice II	1.243
CA - Perris (CA02)	QPOS	0.646
CA - Perris (CA02)	HMO	0.646
CA - Perris (CA02)	OAQPOS	0.646
CA - Perris (CA02)	OAHMO	0.646
CA - Perris (CA02)	Choice II	1.243
CA - Pescadero	NoProduct	1.950
CA - Pescadero	TC	1.950
CA - Pescadero	TCHL	1.950
CA - Pescadero	OC	1.843
CA - Pescadero	MC	1.746
CA - Pescadero	EPO	1.746
CA - Pescadero	OAMC	1.746
CA - Pescadero	OAEPO	1.746
CA - Pescadero	Choice II	1.697
CA - Pescadero (CA01)	QPOS	1.455
CA - Pescadero (CA01)	HMO	1.455
CA - Pescadero (CA01)	OAQPOS	1.455
CA - Pescadero (CA01)	OAHMO	1.455
CA - Pescadero (CA01)	Choice II	1.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Petaluma	NoProduct	1.950
CA - Petaluma	TC	1.950
CA - Petaluma	TCHL	1.950
CA - Petaluma	OC	1.843
CA - Petaluma	MC	1.746
CA - Petaluma	EPO	1.746
CA - Petaluma	OAMC	1.746
CA - Petaluma	OAEP0	1.746
CA - Petaluma	Choice II	1.697
CA - Petaluma (CA01)	QPOS	1.455
CA - Petaluma (CA01)	HMO	1.455
CA - Petaluma (CA01)	OAQPOS	1.455
CA - Petaluma (CA01)	OAHMO	1.455
CA - Petaluma (CA01)	Choice II	1.697
CA - Piedmont	NoProduct	2.100
CA - Piedmont	TC	2.100
CA - Piedmont	TCHL	2.100
CA - Piedmont	OC	2.046
CA - Piedmont	MC	1.607
CA - Piedmont	EPO	1.607
CA - Piedmont	OAMC	1.607
CA - Piedmont	OAEP0	1.607
CA - Piedmont	Choice II	2.241
CA - Piedmont (CA01)	QPOS	1.754
CA - Piedmont (CA01)	HMO	1.754
CA - Piedmont (CA01)	OAQPOS	1.754
CA - Piedmont (CA01)	OAHMO	1.754
CA - Piedmont (CA01)	Choice II	2.241
CA - Pittsburg	NoProduct	2.100
CA - Pittsburg	TC	2.100
CA - Pittsburg	TCHL	2.100
CA - Pittsburg	OC	2.046
CA - Pittsburg	MC	1.607
CA - Pittsburg	EPO	1.607
CA - Pittsburg	OAMC	1.607
CA - Pittsburg	OAEP0	1.607
CA - Pittsburg	Choice II	2.241
CA - Pittsburg (CA01)	QPOS	1.754
CA - Pittsburg (CA01)	HMO	1.754
CA - Pittsburg (CA01)	OAQPOS	1.754
CA - Pittsburg (CA01)	OAHMO	1.754
CA - Pittsburg (CA01)	Choice II	2.241
CA - Placer Roseville	NoProduct	1.950
CA - Placer Roseville	TC	1.950
CA - Placer Roseville	TCHL	1.950
CA - Placer Roseville	OC	1.843
CA - Placer Roseville	MC	1.746
CA - Placer Roseville	EPO	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Placer Roseville	OAMC	1.746
CA - Placer Roseville	OAEP0	1.746
CA - Placer Roseville	Choice II	1.697
CA - Playa_Inglewood	NoProduct	1.650
CA - Playa_Inglewood	TC	1.650
CA - Playa_Inglewood	TCHL	1.650
CA - Playa_Inglewood	OC	1.691
CA - Playa_Inglewood	MC	1.592
CA - Playa_Inglewood	EPO	1.592
CA - Playa_Inglewood	OAMC	1.592
CA - Playa_Inglewood	OAEP0	1.592
CA - Playa_Inglewood	Choice II	1.244
CA - PleasantHill	NoProduct	2.100
CA - PleasantHill	TC	2.100
CA - PleasantHill	TCHL	2.100
CA - PleasantHill	OC	2.046
CA - PleasantHill	MC	1.607
CA - PleasantHill	EPO	1.607
CA - PleasantHill	OAMC	1.607
CA - PleasantHill	OAEP0	1.607
CA - PleasantHill	Choice II	2.241
CA - PleasantHill (CA01)	QPOS	1.754
CA - PleasantHill (CA01)	HMO	1.754
CA - PleasantHill (CA01)	OAQPOS	1.754
CA - PleasantHill (CA01)	OAHMO	1.754
CA - PleasantHill (CA01)	Choice II	2.241
CA - Pleasanton	NoProduct	2.100
CA - Pleasanton	TC	2.100
CA - Pleasanton	TCHL	2.100
CA - Pleasanton	OC	2.046
CA - Pleasanton	MC	1.607
CA - Pleasanton	EPO	1.607
CA - Pleasanton	OAMC	1.607
CA - Pleasanton	OAEP0	1.607
CA - Pleasanton	Choice II	2.241
CA - Pleasanton (CA01)	QPOS	1.754
CA - Pleasanton (CA01)	HMO	1.754
CA - Pleasanton (CA01)	OAQPOS	1.754
CA - Pleasanton (CA01)	OAHMO	1.754
CA - Pleasanton (CA01)	Choice II	2.241
CA - Pomona	NoProduct	1.650
CA - Pomona	TC	1.650
CA - Pomona	TCHL	1.650
CA - Pomona	OC	1.638
CA - Pomona	MC	1.638
CA - Pomona	EPO	1.638
CA - Pomona	OAMC	1.638
CA - Pomona	OAEP0	1.638

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Pomona	Choice II	1.439
CA - Poway A	NoProduct	1.450
CA - Poway A	TC	1.450
CA - Poway A	TCHL	1.450
CA - Poway A	OC	1.243
CA - Poway A	MC	1.243
CA - Poway A	EPO	1.243
CA - Poway A	OAMC	1.243
CA - Poway A	OAEP0	1.243
CA - Poway A	Choice II	1.144
CA - Poway A (CA04)	QPOS	0.646
CA - Poway A (CA04)	HMO	0.646
CA - Poway A (CA04)	OAQPOS	0.646
CA - Poway A (CA04)	OAHMO	0.646
CA - Poway A (CA04)	Choice II	1.144
CA - Poway B	NoProduct	1.450
CA - Poway B	TC	1.450
CA - Poway B	TCHL	1.450
CA - Poway B	OC	1.243
CA - Poway B	MC	1.243
CA - Poway B	EPO	1.243
CA - Poway B	OAMC	1.243
CA - Poway B	OAEP0	1.243
CA - Poway B	Choice II	1.144
CA - Poway B (CA04)	QPOS	0.646
CA - Poway B (CA04)	HMO	0.646
CA - Poway B (CA04)	OAQPOS	0.646
CA - Poway B (CA04)	OAHMO	0.646
CA - Poway B (CA04)	Choice II	1.144
CA - RedwoodCity	NoProduct	1.950
CA - RedwoodCity	TC	1.950
CA - RedwoodCity	TCHL	1.950
CA - RedwoodCity	OC	1.843
CA - RedwoodCity	MC	1.746
CA - RedwoodCity	EPO	1.746
CA - RedwoodCity	OAMC	1.746
CA - RedwoodCity	OAEP0	1.746
CA - RedwoodCity	Choice II	1.697
CA - RedwoodCity (CA01)	QPOS	1.455
CA - RedwoodCity (CA01)	HMO	1.455
CA - RedwoodCity (CA01)	OAQPOS	1.455
CA - RedwoodCity (CA01)	OAHMO	1.455
CA - RedwoodCity (CA01)	Choice II	1.697
CA - Richmond	NoProduct	2.100
CA - Richmond	TC	2.100
CA - Richmond	TCHL	2.100
CA - Richmond	OC	2.046
CA - Richmond	MC	1.607

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Richmond	EPO	1.607
CA - Richmond	OAMC	1.607
CA - Richmond	OAEOPO	1.607
CA - Richmond	Choice II	2.241
CA - Richmond (CA01)	QPOS	1.754
CA - Richmond (CA01)	HMO	1.754
CA - Richmond (CA01)	OAQPOS	1.754
CA - Richmond (CA01)	OAHMO	1.754
CA - Richmond (CA01)	Choice II	2.241
CA - Riverside 925	NoProduct	1.900
CA - Riverside 925	TC	1.900
CA - Riverside 925	TCHL	1.900
CA - Riverside 925	OC	1.441
CA - Riverside 925	MC	1.441
CA - Riverside 925	EPO	1.441
CA - Riverside 925	OAMC	1.441
CA - Riverside 925	OAEOPO	1.441
CA - Riverside 925	Choice II	1.243
CA - Riverside_922 non-HMO	NoProduct	1.900
CA - Riverside_922 non-HMO	TC	1.900
CA - Riverside_922 non-HMO	TCHL	1.900
CA - Riverside_922 non-HMO	OC	1.441
CA - Riverside_922 non-HMO	MC	1.441
CA - Riverside_922 non-HMO	EPO	1.441
CA - Riverside_922 non-HMO	OAMC	1.441
CA - Riverside_922 non-HMO	OAEOPO	1.441
CA - Riverside_922 non-HMO	Choice II	1.243
CA - Roseville Auburn	NoProduct	1.950
CA - Roseville Auburn	TC	1.950
CA - Roseville Auburn	TCHL	1.950
CA - Roseville Auburn	OC	1.843
CA - Roseville Auburn	MC	1.746
CA - Roseville Auburn	EPO	1.746
CA - Roseville Auburn	OAMC	1.746
CA - Roseville Auburn	OAEOPO	1.746
CA - Roseville Auburn	Choice II	1.697
CA - RosevilleAuburn (CA05)	QPOS	1.455
CA - RosevilleAuburn (CA05)	HMO	1.455
CA - RosevilleAuburn (CA05)	OAQPOS	1.455
CA - RosevilleAuburn (CA05)	OAHMO	1.455
CA - RosevilleAuburn (CA05)	Choice II	1.697
CA - RuralSD	NoProduct	1.450
CA - RuralSD	TC	1.450
CA - RuralSD	TCHL	1.450
CA - RuralSD	OC	1.243
CA - RuralSD	MC	1.243
CA - RuralSD	EPO	1.243
CA - RuralSD	OAMC	1.243

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - RuralSD	OAEPO	1.243
CA - RuralSD	Choice II	1.144
CA - RuralSD (CA04)	QPOS	0.646
CA - RuralSD (CA04)	HMO	0.646
CA - RuralSD (CA04)	OAQPOS	0.646
CA - RuralSD (CA04)	OAHMO	0.646
CA - RuralSD (CA04)	Choice II	1.144
CA - Sacramento	NoProduct	1.950
CA - Sacramento	TC	1.950
CA - Sacramento	TCHL	1.950
CA - Sacramento	OC	1.843
CA - Sacramento	MC	1.746
CA - Sacramento	EPO	1.746
CA - Sacramento	OAMC	1.746
CA - Sacramento	OAEPO	1.746
CA - Sacramento	Choice II	1.697
CA - Sacramento (CA05)	QPOS	1.455
CA - Sacramento (CA05)	HMO	1.455
CA - Sacramento (CA05)	OAQPOS	1.455
CA - Sacramento (CA05)	OAHMO	1.455
CA - Sacramento (CA05)	Choice II	1.697
CA - Sacramento 942	NoProduct	1.950
CA - Sacramento 942	TC	1.950
CA - Sacramento 942	TCHL	1.950
CA - Sacramento 942	OC	1.843
CA - Sacramento 942	MC	1.746
CA - Sacramento 942	EPO	1.746
CA - Sacramento 942	OAMC	1.746
CA - Sacramento 942	OAEPO	1.746
CA - Sacramento 942	Choice II	1.697
CA - Sacramento 958	NoProduct	1.950
CA - Sacramento 958	TC	1.950
CA - Sacramento 958	TCHL	1.950
CA - Sacramento 958	OC	1.843
CA - Sacramento 958	MC	1.746
CA - Sacramento 958	EPO	1.746
CA - Sacramento 958	OAMC	1.746
CA - Sacramento 958	OAEPO	1.746
CA - Sacramento 958	Choice II	1.697
CA - Salinas	NoProduct	1.950
CA - Salinas	TC	1.950
CA - Salinas	TCHL	1.950
CA - Salinas	OC	1.843
CA - Salinas	MC	1.746
CA - Salinas	EPO	1.746
CA - Salinas	OAMC	1.746
CA - Salinas	OAEPO	1.746
CA - Salinas	Choice II	1.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SaMo	NoProduct	1.650
CA - SaMo	TC	1.650
CA - SaMo	TCHL	1.650
CA - SaMo	OC	1.691
CA - SaMo	MC	1.592
CA - SaMo	EPO	1.592
CA - SaMo	OAMC	1.592
CA - SaMo	OAEP0	1.592
CA - SaMo	Choice II	1.244
CA - SaMo (CA02)	QPOS	0.497
CA - SaMo (CA02)	HMO	0.497
CA - SaMo (CA02)	OAQPOS	0.497
CA - SaMo (CA02)	OAHMO	0.497
CA - SaMo (CA02)	Choice II	1.244
CA - San Benito Co 950	NoProduct	1.950
CA - San Benito Co 950	TC	1.950
CA - San Benito Co 950	TCHL	1.950
CA - San Benito Co 950	OC	1.843
CA - San Benito Co 950	MC	1.746
CA - San Benito Co 950	EPO	1.746
CA - San Benito Co 950	OAMC	1.746
CA - San Benito Co 950	OAEP0	1.746
CA - San Benito Co 950	Choice II	1.697
CA - San Bernardino (CA02)	QPOS	0.646
CA - San Bernardino (CA02)	HMO	0.646
CA - San Bernardino (CA02)	OAQPOS	0.646
CA - San Bernardino (CA02)	OAHMO	0.646
CA - San Bernardino (CA02)	Choice II	1.243
CA - San Bernardino 924	NoProduct	1.900
CA - San Bernardino 924	TC	1.900
CA - San Bernardino 924	TCHL	1.900
CA - San Bernardino 924	OC	1.441
CA - San Bernardino 924	MC	1.441
CA - San Bernardino 924	EPO	1.441
CA - San Bernardino 924	OAMC	1.441
CA - San Bernardino 924	OAEP0	1.441
CA - San Bernardino 924	Choice II	1.243
CA - San Bernardino_922 non-HMO	NoProduct	1.900
CA - San Bernardino_922 non-HMO	TC	1.900
CA - San Bernardino_922 non-HMO	TCHL	1.900
CA - San Bernardino_922 non-HMO	OC	1.441
CA - San Bernardino_922 non-HMO	MC	1.441
CA - San Bernardino_922 non-HMO	EPO	1.441
CA - San Bernardino_922 non-HMO	OAMC	1.441
CA - San Bernardino_922 non-HMO	OAEP0	1.441
CA - San Bernardino_922 non-HMO	Choice II	1.243
CA - San Bernardino_923 non-HMO	NoProduct	1.900
CA - San Bernardino_923 non-HMO	TC	1.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - San Bernardino_923 non-HMO	TCHL	1.900
CA - San Bernardino_923 non-HMO	OC	1.441
CA - San Bernardino_923 non-HMO	MC	1.441
CA - San Bernardino_923 non-HMO	EPO	1.441
CA - San Bernardino_923 non-HMO	OAMC	1.441
CA - San Bernardino_923 non-HMO	OAEPO	1.441
CA - San Bernardino_923 non-HMO	Choice II	1.243
CA - San Diego (CA04)	QPOS	0.646
CA - San Diego (CA04)	QPOS	0.646
CA - San Diego (CA04)	HMO	0.646
CA - San Diego (CA04)	HMO	0.646
CA - San Diego (CA04)	OAQPOS	0.646
CA - San Diego (CA04)	OAQPOS	0.646
CA - San Diego (CA04)	OAHMO	0.646
CA - San Diego (CA04)	OAHMO	0.646
CA - San Diego (CA04)	Choice II	1.144
CA - San Diego (CA04)	Choice II	1.144
CA - San Diego High (CA04)	QPOS	1.455
CA - San Diego High (CA04)	HMO	1.455
CA - San Diego High (CA04)	OAQPOS	1.455
CA - San Diego High (CA04)	OAHMO	1.455
CA - San Diego High (CA04)	Choice II	1.697
CA - San Diego Low (CA04)	QPOS	1.455
CA - San Diego Low (CA04)	HMO	1.455
CA - San Diego Low (CA04)	OAQPOS	1.455
CA - San Diego Low (CA04)	OAHMO	1.455
CA - San Diego Low (CA04)	Choice II	1.697
CA - San Diego Medicare HMO (CA04)	QPOS	0.646
CA - San Diego Medicare HMO (CA04)	QPOS	0.646
CA - San Diego Medicare HMO (CA04)	HMO	0.646
CA - San Diego Medicare HMO (CA04)	HMO	0.646
CA - San Diego Medicare HMO (CA04)	OAQPOS	0.646
CA - San Diego Medicare HMO (CA04)	OAQPOS	0.646
CA - San Diego Medicare HMO (CA04)	OAHMO	0.646
CA - San Diego Medicare HMO (CA04)	OAHMO	0.646
CA - San Diego Medicare HMO (CA04)	Choice II	1.144
CA - San Diego Medicare HMO (CA04)	Choice II	1.144
CA - San Diego Middle (CA04)	QPOS	1.455
CA - San Diego Middle (CA04)	HMO	1.455
CA - San Diego Middle (CA04)	OAQPOS	1.455
CA - San Diego Middle (CA04)	OAHMO	1.455
CA - San Diego Middle (CA04)	Choice II	1.697
CA - San Fernando	NoProduct	1.650
CA - San Fernando	TC	1.650
CA - San Fernando	TCHL	1.650
CA - San Fernando	OC	1.638
CA - San Fernando	MC	1.638
CA - San Fernando	EPO	1.638

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - San Fernando	OAMC	1.638
CA - San Fernando	OAEO	1.638
CA - San Fernando	Choice II	1.439
CA - San Francisco	NoProduct	1.950
CA - San Francisco	TC	1.950
CA - San Francisco	TCHL	1.950
CA - San Francisco	OC	1.843
CA - San Francisco	MC	1.746
CA - San Francisco	EPO	1.746
CA - San Francisco	OAMC	1.746
CA - San Francisco	OAEO	1.746
CA - San Francisco	Choice II	1.697
CA - San Francisco (CA01)	QPOS	1.455
CA - San Francisco (CA01)	HMO	1.455
CA - San Francisco (CA01)	OAQPOS	1.455
CA - San Francisco (CA01)	OAHMO	1.455
CA - San Francisco (CA01)	Choice II	1.697
CA - SAN FRANCISCO/OAKLAND	NoProduct	1.950
CA - SAN FRANCISCO/OAKLAND	TC	1.950
CA - SAN FRANCISCO/OAKLAND	TCHL	1.950
CA - SAN FRANCISCO/OAKLAND	OC	1.843
CA - SAN FRANCISCO/OAKLAND	MC	1.746
CA - SAN FRANCISCO/OAKLAND	EPO	1.746
CA - SAN FRANCISCO/OAKLAND	OAMC	1.746
CA - SAN FRANCISCO/OAKLAND	OAEO	1.746
CA - SAN FRANCISCO/OAKLAND	Choice II	1.697
CA - San Gabriel	NoProduct	1.650
CA - San Gabriel	TC	1.650
CA - San Gabriel	TCHL	1.650
CA - San Gabriel	OC	1.638
CA - San Gabriel	MC	1.638
CA - San Gabriel	EPO	1.638
CA - San Gabriel	OAMC	1.638
CA - San Gabriel	OAEO	1.638
CA - San Gabriel	Choice II	1.439
CA - San Mateo Central	NoProduct	1.950
CA - San Mateo Central	TC	1.950
CA - San Mateo Central	TCHL	1.950
CA - San Mateo Central	OC	1.843
CA - San Mateo Central	MC	1.746
CA - San Mateo Central	EPO	1.746
CA - San Mateo Central	OAMC	1.746
CA - San Mateo Central	OAEO	1.746
CA - San Mateo Central	Choice II	1.697
CA - San Mateo Central (CA01)	QPOS	0.496
CA - San Mateo Central (CA01)	HMO	0.496
CA - San Mateo Central (CA01)	OAQPOS	0.496
CA - San Mateo Central (CA01)	OAHMO	0.496

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - San Mateo Central (CA01)	Choice II	1.439
CA - San Mateo North	NoProduct	1.950
CA - San Mateo North	TC	1.950
CA - San Mateo North	TCHL	1.950
CA - San Mateo North	OC	1.843
CA - San Mateo North	MC	1.746
CA - San Mateo North	EPO	1.746
CA - San Mateo North	OAMC	1.746
CA - San Mateo North	OAEPO	1.746
CA - San Mateo North	Choice II	1.697
CA - San Mateo North (CA01)	QPOS	1.455
CA - San Mateo North (CA01)	HMO	1.455
CA - San Mateo North (CA01)	OAQPOS	1.455
CA - San Mateo North (CA01)	OAHMO	1.455
CA - San Mateo North (CA01)	Choice II	1.697
CA - San Mateo South	NoProduct	1.950
CA - San Mateo South	TC	1.950
CA - San Mateo South	TCHL	1.950
CA - San Mateo South	OC	1.843
CA - San Mateo South	MC	1.746
CA - San Mateo South	EPO	1.746
CA - San Mateo South	OAMC	1.746
CA - San Mateo South	OAEPO	1.746
CA - San Mateo South	Choice II	1.697
CA - San Mateo South (CA01)	QPOS	1.455
CA - San Mateo South (CA01)	HMO	1.455
CA - San Mateo South (CA01)	OAQPOS	1.455
CA - San Mateo South (CA01)	OAHMO	1.455
CA - San Mateo South (CA01)	Choice II	1.697
CA - San Mateo West	NoProduct	1.950
CA - San Mateo West	TC	1.950
CA - San Mateo West	TCHL	1.950
CA - San Mateo West	OC	1.843
CA - San Mateo West	MC	1.746
CA - San Mateo West	EPO	1.746
CA - San Mateo West	OAMC	1.746
CA - San Mateo West	OAEPO	1.746
CA - San Mateo West	Choice II	1.697
CA - San Mateo West (CA01)	QPOS	1.455
CA - San Mateo West (CA01)	HMO	1.455
CA - San Mateo West (CA01)	OAQPOS	1.455
CA - San Mateo West (CA01)	OAHMO	1.455
CA - San Mateo West (CA01)	Choice II	1.697
CA - San Pedro_Carson	NoProduct	1.650
CA - San Pedro_Carson	TC	1.650
CA - San Pedro_Carson	TCHL	1.650
CA - San Pedro_Carson	OC	1.638
CA - San Pedro_Carson	MC	1.638

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - San Pedro_Carson	EPO	1.638
CA - San Pedro_Carson	OAMC	1.638
CA - San Pedro_Carson	OAEPO	1.638
CA - San Pedro_Carson	Choice II	1.439
CA - SanBruno	NoProduct	1.950
CA - SanBruno	TC	1.950
CA - SanBruno	TCHL	1.950
CA - SanBruno	OC	1.843
CA - SanBruno	MC	1.746
CA - SanBruno	EPO	1.746
CA - SanBruno	OAMC	1.746
CA - SanBruno	OAEPO	1.746
CA - SanBruno	Choice II	1.697
CA - SanBruno (CA01)	QPOS	1.455
CA - SanBruno (CA01)	HMO	1.455
CA - SanBruno (CA01)	OAQPOS	1.455
CA - SanBruno (CA01)	OAHMO	1.455
CA - SanBruno (CA01)	Choice II	1.697
CA - SanCarlos	NoProduct	1.950
CA - SanCarlos	TC	1.950
CA - SanCarlos	TCHL	1.950
CA - SanCarlos	OC	1.843
CA - SanCarlos	MC	1.746
CA - SanCarlos	EPO	1.746
CA - SanCarlos	OAMC	1.746
CA - SanCarlos	OAEPO	1.746
CA - SanCarlos	Choice II	1.697
CA - SanCarlos (CA01)	QPOS	1.455
CA - SanCarlos (CA01)	HMO	1.455
CA - SanCarlos (CA01)	OAQPOS	1.455
CA - SanCarlos (CA01)	OAHMO	1.455
CA - SanCarlos (CA01)	Choice II	1.697
CA - SanFernando (CA02)	QPOS	0.496
CA - SanFernando (CA02)	HMO	0.496
CA - SanFernando (CA02)	OAQPOS	0.496
CA - SanFernando (CA02)	OAHMO	0.496
CA - SanFernando (CA02)	Choice II	1.439
CA - SanGabriel (CA02)	QPOS	0.496
CA - SanGabriel (CA02)	HMO	0.496
CA - SanGabriel (CA02)	OAQPOS	0.496
CA - SanGabriel (CA02)	OAHMO	0.496
CA - SanGabriel (CA02)	Choice II	1.439
CA - SanJose	NoProduct	1.950
CA - SanJose	TC	1.950
CA - SanJose	TCHL	1.950
CA - SanJose	OC	1.837
CA - SanJose	MC	1.554
CA - SanJose	EPO	1.554

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SanJose	OAMC	1.554
CA - SanJose	OAEP0	1.554
CA - SanJose	Choice II	1.743
CA - SanJose (CA01)	QPOS	1.507
CA - SanJose (CA01)	HMO	1.507
CA - SanJose (CA01)	OAQPOS	1.507
CA - SanJose (CA01)	OAHMO	1.507
CA - SanJose (CA01)	Choice II	1.743
CA - SanJoseNE	NoProduct	1.950
CA - SanJoseNE	TC	1.950
CA - SanJoseNE	TCHL	1.950
CA - SanJoseNE	OC	1.837
CA - SanJoseNE	MC	1.554
CA - SanJoseNE	EPO	1.554
CA - SanJoseNE	OAMC	1.554
CA - SanJoseNE	OAEP0	1.554
CA - SanJoseNE	Choice II	1.743
CA - SanJoseNE (CA01)	QPOS	1.507
CA - SanJoseNE (CA01)	HMO	1.507
CA - SanJoseNE (CA01)	OAQPOS	1.507
CA - SanJoseNE (CA01)	OAHMO	1.507
CA - SanJoseNE (CA01)	Choice II	1.743
CA - SanJoseSE	NoProduct	1.950
CA - SanJoseSE	TC	1.950
CA - SanJoseSE	TCHL	1.950
CA - SanJoseSE	OC	1.837
CA - SanJoseSE	MC	1.554
CA - SanJoseSE	EPO	1.554
CA - SanJoseSE	OAMC	1.554
CA - SanJoseSE	OAEP0	1.554
CA - SanJoseSE	Choice II	1.743
CA - SanJoseSE (CA01)	QPOS	1.507
CA - SanJoseSE (CA01)	HMO	1.507
CA - SanJoseSE (CA01)	OAQPOS	1.507
CA - SanJoseSE (CA01)	OAHMO	1.507
CA - SanJoseSE (CA01)	Choice II	1.743
CA - SanLeandro	NoProduct	2.100
CA - SanLeandro	TC	2.100
CA - SanLeandro	TCHL	2.100
CA - SanLeandro	OC	2.046
CA - SanLeandro	MC	1.607
CA - SanLeandro	EPO	1.607
CA - SanLeandro	OAMC	1.607
CA - SanLeandro	OAEP0	1.607
CA - SanLeandro	Choice II	2.241
CA - SanLeandro (CA01)	QPOS	1.754
CA - SanLeandro (CA01)	HMO	1.754
CA - SanLeandro (CA01)	OAQPOS	1.754

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SanLeandro (CA01)	OAHMO	1.754
CA - SanLeandro (CA01)	Choice II	2.241
CA - SanMateo	NoProduct	1.950
CA - SanMateo	TC	1.950
CA - SanMateo	TCHL	1.950
CA - SanMateo	OC	1.843
CA - SanMateo	MC	1.746
CA - SanMateo	EPO	1.746
CA - SanMateo	OAMC	1.746
CA - SanMateo	OAEPO	1.746
CA - SanMateo	Choice II	1.697
CA - SanMateo (CA01)	QPOS	1.455
CA - SanMateo (CA01)	HMO	1.455
CA - SanMateo (CA01)	OAQPOS	1.455
CA - SanMateo (CA01)	OAHMO	1.455
CA - SanMateo (CA01)	Choice II	1.697
CA - SanMateoN	NoProduct	1.950
CA - SanMateoN	TC	1.950
CA - SanMateoN	TCHL	1.950
CA - SanMateoN	OC	1.843
CA - SanMateoN	MC	1.746
CA - SanMateoN	EPO	1.746
CA - SanMateoN	OAMC	1.746
CA - SanMateoN	OAEPO	1.746
CA - SanMateoN	Choice II	1.697
CA - SanMateoN (CA01)	QPOS	1.455
CA - SanMateoN (CA01)	HMO	1.455
CA - SanMateoN (CA01)	OAQPOS	1.455
CA - SanMateoN (CA01)	OAHMO	1.455
CA - SanMateoN (CA01)	Choice II	1.697
CA - SanPedro_Carson (CA02)	QPOS	0.496
CA - SanPedro_Carson (CA02)	HMO	0.496
CA - SanPedro_Carson (CA02)	OAQPOS	0.496
CA - SanPedro_Carson (CA02)	OAHMO	0.496
CA - SanPedro_Carson (CA02)	Choice II	1.439
CA - SanRafael	NoProduct	1.950
CA - SanRafael	TC	1.950
CA - SanRafael	TCHL	1.950
CA - SanRafael	OC	1.843
CA - SanRafael	MC	1.746
CA - SanRafael	EPO	1.746
CA - SanRafael	OAMC	1.746
CA - SanRafael	OAEPO	1.746
CA - SanRafael	Choice II	1.697
CA - SanRafael (CA01)	QPOS	1.455
CA - SanRafael (CA01)	HMO	1.455
CA - SanRafael (CA01)	OAQPOS	1.455
CA - SanRafael (CA01)	OAHMO	1.455

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SanRafael (CA01)	Choice II	1.697
CA - SanRamon	NoProduct	2.100
CA - SanRamon	TC	2.100
CA - SanRamon	TCHL	2.100
CA - SanRamon	OC	2.046
CA - SanRamon	MC	1.607
CA - SanRamon	EPO	1.607
CA - SanRamon	OAMC	1.607
CA - SanRamon	OAEP0	1.607
CA - SanRamon	Choice II	2.241
CA - SanRamon (CA01)	QPOS	1.754
CA - SanRamon (CA01)	HMO	1.754
CA - SanRamon (CA01)	OAQPOS	1.754
CA - SanRamon (CA01)	OAHMO	1.754
CA - SanRamon (CA01)	Choice II	2.241
CA - Santa Ana East	NoProduct	1.500
CA - Santa Ana East	TC	1.500
CA - Santa Ana East	TCHL	1.500
CA - Santa Ana East	OC	1.390
CA - Santa Ana East	MC	1.439
CA - Santa Ana East	EPO	1.439
CA - Santa Ana East	OAMC	1.439
CA - Santa Ana East	OAEP0	1.439
CA - Santa Ana East	Choice II	1.241
CA - Santa Ana West	NoProduct	1.500
CA - Santa Ana West	TC	1.500
CA - Santa Ana West	TCHL	1.500
CA - Santa Ana West	OC	1.390
CA - Santa Ana West	MC	1.439
CA - Santa Ana West	EPO	1.439
CA - Santa Ana West	OAMC	1.439
CA - Santa Ana West	OAEP0	1.439
CA - Santa Ana West	Choice II	1.241
CA - Santa Barbara 931	NoProduct	1.950
CA - Santa Barbara 931	TC	1.950
CA - Santa Barbara 931	TCHL	1.950
CA - Santa Barbara 931	OC	1.843
CA - Santa Barbara 931	MC	1.746
CA - Santa Barbara 931	EPO	1.746
CA - Santa Barbara 931	OAMC	1.746
CA - Santa Barbara 931	OAEP0	1.746
CA - Santa Barbara 931	Choice II	1.697
CA - Santa Clara Central	NoProduct	1.950
CA - Santa Clara Central	TC	1.950
CA - Santa Clara Central	TCHL	1.950
CA - Santa Clara Central	OC	1.843
CA - Santa Clara Central	MC	1.746
CA - Santa Clara Central	EPO	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Santa Clara Central	OAMC	1.746
CA - Santa Clara Central	OAEP0	1.746
CA - Santa Clara Central	Choice II	1.697
CA - Santa Clara Central (CA01)	QPOS	1.455
CA - Santa Clara Central (CA01)	HMO	1.455
CA - Santa Clara Central (CA01)	OAQPOS	1.455
CA - Santa Clara Central (CA01)	OA HMO	1.455
CA - Santa Clara Central (CA01)	Choice II	1.697
CA - Santa Clara N Central (CA01)	QPOS	1.455
CA - Santa Clara N Central (CA01)	HMO	1.455
CA - Santa Clara N Central (CA01)	OAQPOS	1.455
CA - Santa Clara N Central (CA01)	OA HMO	1.455
CA - Santa Clara N Central (CA01)	Choice II	1.697
CA - Santa Clara North	NoProduct	1.950
CA - Santa Clara North	TC	1.950
CA - Santa Clara North	TCHL	1.950
CA - Santa Clara North	OC	1.843
CA - Santa Clara North	MC	1.746
CA - Santa Clara North	EPO	1.746
CA - Santa Clara North	OAMC	1.746
CA - Santa Clara North	OAEP0	1.746
CA - Santa Clara North	Choice II	1.697
CA - Santa Clara North (CA01)	QPOS	1.455
CA - Santa Clara North (CA01)	HMO	1.455
CA - Santa Clara North (CA01)	OAQPOS	1.455
CA - Santa Clara North (CA01)	OA HMO	1.455
CA - Santa Clara North (CA01)	Choice II	1.697
CA - Santa Clara North Central	NoProduct	1.950
CA - Santa Clara North Central	TC	1.950
CA - Santa Clara North Central	TCHL	1.950
CA - Santa Clara North Central	OC	1.843
CA - Santa Clara North Central	MC	1.746
CA - Santa Clara North Central	EPO	1.746
CA - Santa Clara North Central	OAMC	1.746
CA - Santa Clara North Central	OAEP0	1.746
CA - Santa Clara North Central	Choice II	1.697
CA - Santa Clara South	NoProduct	1.950
CA - Santa Clara South	TC	1.950
CA - Santa Clara South	TCHL	1.950
CA - Santa Clara South	OC	1.843
CA - Santa Clara South	MC	1.746
CA - Santa Clara South	EPO	1.746
CA - Santa Clara South	OAMC	1.746
CA - Santa Clara South	OAEP0	1.746
CA - Santa Clara South	Choice II	1.697
CA - Santa Clara South (CA01)	QPOS	1.455
CA - Santa Clara South (CA01)	HMO	1.455
CA - Santa Clara South (CA01)	OAQPOS	1.455

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Santa Clara South (CA01)	OAHMO	1.455
CA - Santa Clara South (CA01)	Choice II	1.697
CA - Santa Clarita	NoProduct	1.650
CA - Santa Clarita	TC	1.650
CA - Santa Clarita	TCHL	1.650
CA - Santa Clarita	OC	1.638
CA - Santa Clarita	MC	1.638
CA - Santa Clarita	EPO	1.638
CA - Santa Clarita	OAMC	1.638
CA - Santa Clarita	OAEPO	1.638
CA - Santa Clarita	Choice II	1.439
CA - Santa Cruz	NoProduct	1.950
CA - Santa Cruz	TC	1.950
CA - Santa Cruz	TCHL	1.950
CA - Santa Cruz	OC	1.843
CA - Santa Cruz	MC	1.746
CA - Santa Cruz	EPO	1.746
CA - Santa Cruz	OAMC	1.746
CA - Santa Cruz	OAEPO	1.746
CA - Santa Cruz	Choice II	1.697
CA - Santa Cruz (CA01)	QPOS	1.455
CA - Santa Cruz (CA01)	HMO	1.455
CA - Santa Cruz (CA01)	OAQPOS	1.455
CA - Santa Cruz (CA01)	OAHMO	1.455
CA - Santa Cruz (CA01)	Choice II	1.697
CA - Santa Maria 934	NoProduct	1.950
CA - Santa Maria 934	TC	1.950
CA - Santa Maria 934	TCHL	1.950
CA - Santa Maria 934	OC	1.843
CA - Santa Maria 934	MC	1.746
CA - Santa Maria 934	EPO	1.746
CA - Santa Maria 934	OAMC	1.746
CA - Santa Maria 934	OAEPO	1.746
CA - Santa Maria 934	Choice II	1.697
CA - Santa Monica 904	NoProduct	1.650
CA - Santa Monica 904	TC	1.650
CA - Santa Monica 904	TCHL	1.650
CA - Santa Monica 904	OC	1.691
CA - Santa Monica 904	MC	1.592
CA - Santa Monica 904	EPO	1.592
CA - Santa Monica 904	OAMC	1.592
CA - Santa Monica 904	OAEPO	1.592
CA - Santa Monica 904	Choice II	1.244
CA - SantaAnaEast (CA02)	QPOS	0.893
CA - SantaAnaEast (CA02)	HMO	0.893
CA - SantaAnaEast (CA02)	OAQPOS	0.893
CA - SantaAnaEast (CA02)	OAHMO	0.893
CA - SantaAnaEast (CA02)	Choice II	1.241

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SantaAnaWest (CA02)	QPOS	0.893
CA - SantaAnaWest (CA02)	HMO	0.893
CA - SantaAnaWest (CA02)	OAQPOS	0.893
CA - SantaAnaWest (CA02)	OAHMO	0.893
CA - SantaAnaWest (CA02)	Choice II	1.241
CA - SantaClara	NoProduct	1.950
CA - SantaClara	TC	1.950
CA - SantaClara	TCHL	1.950
CA - SantaClara	OC	1.837
CA - SantaClara	MC	1.554
CA - SantaClara	EPO	1.554
CA - SantaClara	OAMC	1.554
CA - SantaClara	OAEP0	1.554
CA - SantaClara	Choice II	1.743
CA - SantaClara (CA01)	QPOS	1.507
CA - SantaClara (CA01)	HMO	1.507
CA - SantaClara (CA01)	OAQPOS	1.507
CA - SantaClara (CA01)	OAHMO	1.507
CA - SantaClara (CA01)	Choice II	1.743
CA - SantaClaraNW	NoProduct	1.950
CA - SantaClaraNW	TC	1.950
CA - SantaClaraNW	TCHL	1.950
CA - SantaClaraNW	OC	1.837
CA - SantaClaraNW	MC	1.554
CA - SantaClaraNW	EPO	1.554
CA - SantaClaraNW	OAMC	1.554
CA - SantaClaraNW	OAEP0	1.554
CA - SantaClaraNW	Choice II	1.743
CA - SantaClaraNW (CA01)	QPOS	1.507
CA - SantaClaraNW (CA01)	HMO	1.507
CA - SantaClaraNW (CA01)	OAQPOS	1.507
CA - SantaClaraNW (CA01)	OAHMO	1.507
CA - SantaClaraNW (CA01)	Choice II	1.743
CA - SantaClarita (CA02)	QPOS	0.496
CA - SantaClarita (CA02)	HMO	0.496
CA - SantaClarita (CA02)	OAQPOS	0.496
CA - SantaClarita (CA02)	OAHMO	0.496
CA - SantaClarita (CA02)	Choice II	1.439
CA - SantaCruz	NoProduct	1.950
CA - SantaCruz	TC	1.950
CA - SantaCruz	TCHL	1.950
CA - SantaCruz	OC	1.837
CA - SantaCruz	MC	1.554
CA - SantaCruz	EPO	1.554
CA - SantaCruz	OAMC	1.554
CA - SantaCruz	OAEP0	1.554
CA - SantaCruz	Choice II	1.743
CA - SantaCruz (CA01)	QPOS	1.507

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SantaCruz (CA01)	HMO	1.507
CA - SantaCruz (CA01)	OAQPOS	1.507
CA - SantaCruz (CA01)	OAHMO	1.507
CA - SantaCruz (CA01)	Choice II	1.743
CA - SantaMaria (CA02)	QPOS	1.455
CA - SantaMaria (CA02)	HMO	1.455
CA - SantaMaria (CA02)	OAQPOS	1.455
CA - SantaMaria (CA02)	OAHMO	1.455
CA - SantaMaria (CA02)	Choice II	1.697
CA - SantaRosa	NoProduct	1.950
CA - SantaRosa	TC	1.950
CA - SantaRosa	TCHL	1.950
CA - SantaRosa	OC	1.843
CA - SantaRosa	MC	1.746
CA - SantaRosa	EPO	1.746
CA - SantaRosa	OAMC	1.746
CA - SantaRosa	OAEPO	1.746
CA - SantaRosa	Choice II	1.697
CA - SantaRosa (CA01)	QPOS	1.455
CA - SantaRosa (CA01)	HMO	1.455
CA - SantaRosa (CA01)	OAQPOS	1.455
CA - SantaRosa (CA01)	OAHMO	1.455
CA - SantaRosa (CA01)	Choice II	1.697
CA - Saratoga	NoProduct	1.950
CA - Saratoga	TC	1.950
CA - Saratoga	TCHL	1.950
CA - Saratoga	OC	1.837
CA - Saratoga	MC	1.554
CA - Saratoga	EPO	1.554
CA - Saratoga	OAMC	1.554
CA - Saratoga	OAEPO	1.554
CA - Saratoga	Choice II	1.743
CA - Saratoga (CA01)	QPOS	1.507
CA - Saratoga (CA01)	HMO	1.507
CA - Saratoga (CA01)	OAQPOS	1.507
CA - Saratoga (CA01)	OAHMO	1.507
CA - Saratoga (CA01)	Choice II	1.743
CA - Sausalito	NoProduct	1.950
CA - Sausalito	TC	1.950
CA - Sausalito	TCHL	1.950
CA - Sausalito	OC	1.843
CA - Sausalito	MC	1.746
CA - Sausalito	EPO	1.746
CA - Sausalito	OAMC	1.746
CA - Sausalito	OAEPO	1.746
CA - Sausalito	Choice II	1.697
CA - Sausalito (CA01)	QPOS	1.455
CA - Sausalito (CA01)	HMO	1.455

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Sausalito (CA01)	OAQPOS	1.455
CA - Sausalito (CA01)	OAHMO	1.455
CA - Sausalito (CA01)	Choice II	1.697
CA - SCruzMntns	NoProduct	1.950
CA - SCruzMntns	TC	1.950
CA - SCruzMntns	TCHL	1.950
CA - SCruzMntns	OC	1.837
CA - SCruzMntns	MC	1.554
CA - SCruzMntns	EPO	1.554
CA - SCruzMntns	OAMC	1.554
CA - SCruzMntns	OAEOPO	1.554
CA - SCruzMntns	Choice II	1.743
CA - SCruzMntns (CA01)	QPOS	1.507
CA - SCruzMntns (CA01)	HMO	1.507
CA - SCruzMntns (CA01)	OAQPOS	1.507
CA - SCruzMntns (CA01)	OAHMO	1.507
CA - SCruzMntns (CA01)	Choice II	1.743
CA - SD Other	NoProduct	1.450
CA - SD Other	TC	1.450
CA - SD Other	TCHL	1.450
CA - SD Other	OC	1.243
CA - SD Other	MC	1.243
CA - SD Other	EPO	1.243
CA - SD Other	OAMC	1.243
CA - SD Other	OAEOPO	1.243
CA - SD Other	Choice II	1.144
CA - SerraMesa A	NoProduct	1.450
CA - SerraMesa A	TC	1.450
CA - SerraMesa A	TCHL	1.450
CA - SerraMesa A	OC	1.243
CA - SerraMesa A	MC	1.243
CA - SerraMesa A	EPO	1.243
CA - SerraMesa A	OAMC	1.243
CA - SerraMesa A	OAEOPO	1.243
CA - SerraMesa A	Choice II	1.144
CA - SerraMesa A (CA04)	QPOS	0.646
CA - SerraMesa A (CA04)	HMO	0.646
CA - SerraMesa A (CA04)	OAQPOS	0.646
CA - SerraMesa A (CA04)	OAHMO	0.646
CA - SerraMesa A (CA04)	Choice II	1.144
CA - SerraMesa B	NoProduct	1.450
CA - SerraMesa B	TC	1.450
CA - SerraMesa B	TCHL	1.450
CA - SerraMesa B	OC	1.243
CA - SerraMesa B	MC	1.243
CA - SerraMesa B	EPO	1.243
CA - SerraMesa B	OAMC	1.243
CA - SerraMesa B	OAEOPO	1.243

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SerraMesa B	Choice II	1.144
CA - SerraMesa B (CA04)	QPOS	0.646
CA - SerraMesa B (CA04)	HMO	0.646
CA - SerraMesa B (CA04)	OAQPOS	0.646
CA - SerraMesa B (CA04)	OAHMO	0.646
CA - SerraMesa B (CA04)	Choice II	1.144
CA - Shasta/Siskiyou Co 960	NoProduct	1.950
CA - Shasta/Siskiyou Co 960	TC	1.950
CA - Shasta/Siskiyou Co 960	TCHL	1.950
CA - Shasta/Siskiyou Co 960	OC	1.843
CA - Shasta/Siskiyou Co 960	MC	1.746
CA - Shasta/Siskiyou Co 960	EPO	1.746
CA - Shasta/Siskiyou Co 960	OAMC	1.746
CA - Shasta/Siskiyou Co 960	OAEP0	1.746
CA - Shasta/Siskiyou Co 960	Choice II	1.697
CA - Sherman Oaks	NoProduct	1.650
CA - Sherman Oaks	TC	1.650
CA - Sherman Oaks	TCHL	1.650
CA - Sherman Oaks	OC	1.638
CA - Sherman Oaks	MC	1.638
CA - Sherman Oaks	EPO	1.638
CA - Sherman Oaks	OAMC	1.638
CA - Sherman Oaks	OAEP0	1.638
CA - Sherman Oaks	Choice II	1.439
CA - ShermanOaks (CA02)	QPOS	0.496
CA - ShermanOaks (CA02)	HMO	0.496
CA - ShermanOaks (CA02)	OAQPOS	0.496
CA - ShermanOaks (CA02)	OAHMO	0.496
CA - ShermanOaks (CA02)	Choice II	1.439
CA - Simi Valley	NoProduct	1.650
CA - Simi Valley	TC	1.650
CA - Simi Valley	TCHL	1.650
CA - Simi Valley	OC	1.638
CA - Simi Valley	MC	1.638
CA - Simi Valley	EPO	1.638
CA - Simi Valley	OAMC	1.638
CA - Simi Valley	OAEP0	1.638
CA - Simi Valley	Choice II	1.439
CA - SimiValley (CA02)	QPOS	0.496
CA - SimiValley (CA02)	HMO	0.496
CA - SimiValley (CA02)	OAQPOS	0.496
CA - SimiValley (CA02)	OAHMO	0.496
CA - SimiValley (CA02)	Choice II	1.439
CA - SLO	NoProduct	1.950
CA - SLO	TC	1.950
CA - SLO	TCHL	1.950
CA - SLO	OC	1.843
CA - SLO	MC	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SLO	EPO	1.746
CA - SLO	OAMC	1.746
CA - SLO	OAEPO	1.746
CA - SLO	Choice II	1.697
CA - SLO (CA02)	QPOS	1.455
CA - SLO (CA02)	HMO	1.455
CA - SLO (CA02)	OAQPOS	1.455
CA - SLO (CA02)	OAHMO	1.455
CA - SLO (CA02)	Choice II	1.697
CA - Solano	NoProduct	2.100
CA - Solano	TC	2.100
CA - Solano	TCHL	2.100
CA - Solano	OC	2.046
CA - Solano	MC	1.607
CA - Solano	EPO	1.607
CA - Solano	OAMC	1.607
CA - Solano	OAEPO	1.607
CA - Solano	Choice II	2.241
CA - Solano (CA01)	QPOS	1.754
CA - Solano (CA01)	HMO	1.754
CA - Solano (CA01)	OAQPOS	1.754
CA - Solano (CA01)	OAHMO	1.754
CA - Solano (CA01)	Choice II	2.241
CA - Soledad	NoProduct	1.950
CA - Soledad	TC	1.950
CA - Soledad	TCHL	1.950
CA - Soledad	OC	1.843
CA - Soledad	MC	1.746
CA - Soledad	EPO	1.746
CA - Soledad	OAMC	1.746
CA - Soledad	OAEPO	1.746
CA - Soledad	Choice II	1.697
CA - SoMa	NoProduct	1.950
CA - SoMa	TC	1.950
CA - SoMa	TCHL	1.950
CA - SoMa	OC	1.837
CA - SoMa	MC	1.554
CA - SoMa	EPO	1.554
CA - SoMa	OAMC	1.554
CA - SoMa	OAEPO	1.554
CA - SoMa	Choice II	1.743
CA - SoMa (CA01)	QPOS	1.507
CA - SoMa (CA01)	HMO	1.507
CA - SoMa (CA01)	OAQPOS	1.507
CA - SoMa (CA01)	OAHMO	1.507
CA - SoMa (CA01)	Choice II	1.743
CA - Sonoma Central	NoProduct	1.950
CA - Sonoma Central	TC	1.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Sonoma Central	TCHL	1.950
CA - Sonoma Central	OC	1.843
CA - Sonoma Central	MC	1.746
CA - Sonoma Central	EPO	1.746
CA - Sonoma Central	OAMC	1.746
CA - Sonoma Central	OAEP0	1.746
CA - Sonoma Central	Choice II	1.697
CA - Sonoma Central (CA01)	QPOS	1.455
CA - Sonoma Central (CA01)	HMO	1.455
CA - Sonoma Central (CA01)	OAQPOS	1.455
CA - Sonoma Central (CA01)	OAHMO	1.455
CA - Sonoma Central (CA01)	Choice II	1.697
CA - Sonoma North	NoProduct	1.950
CA - Sonoma North	TC	1.950
CA - Sonoma North	TCHL	1.950
CA - Sonoma North	OC	1.843
CA - Sonoma North	MC	1.746
CA - Sonoma North	EPO	1.746
CA - Sonoma North	OAMC	1.746
CA - Sonoma North	OAEP0	1.746
CA - Sonoma North	Choice II	1.697
CA - Sonoma North (CA01)	QPOS	1.455
CA - Sonoma North (CA01)	HMO	1.455
CA - Sonoma North (CA01)	OAQPOS	1.455
CA - Sonoma North (CA01)	OAHMO	1.455
CA - Sonoma North (CA01)	Choice II	1.697
CA - Sonoma S Marin N (CA01)	QPOS	1.455
CA - Sonoma S Marin N (CA01)	HMO	1.455
CA - Sonoma S Marin N (CA01)	OAQPOS	1.455
CA - Sonoma S Marin N (CA01)	OAHMO	1.455
CA - Sonoma S Marin N (CA01)	Choice II	1.697
CA - Sonoma South-Marin North	NoProduct	1.950
CA - Sonoma South-Marin North	TC	1.950
CA - Sonoma South-Marin North	TCHL	1.950
CA - Sonoma South-Marin North	OC	1.843
CA - Sonoma South-Marin North	MC	1.746
CA - Sonoma South-Marin North	EPO	1.746
CA - Sonoma South-Marin North	OAMC	1.746
CA - Sonoma South-Marin North	OAEP0	1.746
CA - Sonoma South-Marin North	Choice II	1.697
CA - Sonora	NoProduct	1.950
CA - Sonora	TC	1.950
CA - Sonora	TCHL	1.950
CA - Sonora	OC	1.843
CA - Sonora	MC	1.746
CA - Sonora	EPO	1.746
CA - Sonora	OAMC	1.746
CA - Sonora	OAEP0	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Sonora	Choice II	1.697
CA - South Central	NoProduct	1.650
CA - South Central	TC	1.650
CA - South Central	TCHL	1.650
CA - South Central	OC	1.691
CA - South Central	MC	1.592
CA - South Central	EPO	1.592
CA - South Central	OAMC	1.592
CA - South Central	OAEP0	1.592
CA - South Central	Choice II	1.244
CA - SouthCentral (CA02)	QPOS	0.497
CA - SouthCentral (CA02)	HMO	0.497
CA - SouthCentral (CA02)	OAQPOS	0.497
CA - SouthCentral (CA02)	OAHMO	0.497
CA - SouthCentral (CA02)	Choice II	1.244
CA - Southern California/Los Angeles (CA02)	QPOS	0.496
CA - Southern California/Los Angeles (CA02)	QPOS	0.496
CA - Southern California/Los Angeles (CA02)	HMO	0.496
CA - Southern California/Los Angeles (CA02)	HMO	0.496
CA - Southern California/Los Angeles (CA02)	OAQPOS	0.496
CA - Southern California/Los Angeles (CA02)	OAQPOS	0.496
CA - Southern California/Los Angeles (CA02)	OAHMO	0.496
CA - Southern California/Los Angeles (CA02)	OAHMO	0.496
CA - Southern California/Los Angeles (CA02)	Choice II	1.439
CA - Southern California/Los Angeles (CA02)	Choice II	1.439
CA - Stockton	NoProduct	1.950
CA - Stockton	TC	1.950
CA - Stockton	TCHL	1.950
CA - Stockton	OC	1.843
CA - Stockton	MC	1.746
CA - Stockton	EPO	1.746
CA - Stockton	OAMC	1.746
CA - Stockton	OAEP0	1.746
CA - Stockton	Choice II	1.697
CA - Stockton (CA05)	QPOS	1.455
CA - Stockton (CA05)	HMO	1.455
CA - Stockton (CA05)	OAQPOS	1.455
CA - Stockton (CA05)	OAHMO	1.455
CA - Stockton (CA05)	Choice II	1.697
CA - Stockton 952	NoProduct	1.950
CA - Stockton 952	TC	1.950
CA - Stockton 952	TCHL	1.950
CA - Stockton 952	OC	1.843
CA - Stockton 952	MC	1.746
CA - Stockton 952	EPO	1.746
CA - Stockton 952	OAMC	1.746
CA - Stockton 952	OAEP0	1.746
CA - Stockton 952	Choice II	1.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Sun Valley	NoProduct	1.650
CA - Sun Valley	TC	1.650
CA - Sun Valley	TCHL	1.650
CA - Sun Valley	OC	1.638
CA - Sun Valley	MC	1.638
CA - Sun Valley	EPO	1.638
CA - Sun Valley	OAMC	1.638
CA - Sun Valley	OAEP0	1.638
CA - Sun Valley	Choice II	1.439
CA - Sunnyvale	NoProduct	1.950
CA - Sunnyvale	TC	1.950
CA - Sunnyvale	TCHL	1.950
CA - Sunnyvale	OC	1.843
CA - Sunnyvale	MC	1.746
CA - Sunnyvale	EPO	1.746
CA - Sunnyvale	OAMC	1.746
CA - Sunnyvale	OAEP0	1.746
CA - Sunnyvale	Choice II	1.697
CA - Sunnyvale (CA01)	QPOS	1.455
CA - Sunnyvale (CA01)	HMO	1.455
CA - Sunnyvale (CA01)	OAQPOS	1.455
CA - Sunnyvale (CA01)	OAHMO	1.455
CA - Sunnyvale (CA01)	Choice II	1.697
CA - Sunset	NoProduct	1.950
CA - Sunset	TC	1.950
CA - Sunset	TCHL	1.950
CA - Sunset	OC	1.837
CA - Sunset	MC	1.554
CA - Sunset	EPO	1.554
CA - Sunset	OAMC	1.554
CA - Sunset	OAEP0	1.554
CA - Sunset	Choice II	1.743
CA - Sunset (CA01)	QPOS	1.507
CA - Sunset (CA01)	HMO	1.507
CA - Sunset (CA01)	OAQPOS	1.507
CA - Sunset (CA01)	OAHMO	1.507
CA - Sunset (CA01)	Choice II	1.743
CA - SunValley (CA02)	QPOS	0.496
CA - SunValley (CA02)	HMO	0.496
CA - SunValley (CA02)	OAQPOS	0.496
CA - SunValley (CA02)	OAHMO	0.496
CA - SunValley (CA02)	Choice II	1.439
CA - Tehama	NoProduct	1.950
CA - Tehama	TC	1.950
CA - Tehama	TCHL	1.950
CA - Tehama	OC	1.843
CA - Tehama	MC	1.746
CA - Tehama	EPO	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Tehama	OAMC	1.746
CA - Tehama	OAEP0	1.746
CA - Tehama	Choice II	1.697
CA - Temecula	NoProduct	1.900
CA - Temecula	TC	1.900
CA - Temecula	TCHL	1.900
CA - Temecula	OC	1.441
CA - Temecula	MC	1.441
CA - Temecula	EPO	1.441
CA - Temecula	OAMC	1.441
CA - Temecula	OAEP0	1.441
CA - Temecula	Choice II	1.243
CA - Temecula (CA02)	QPOS	0.646
CA - Temecula (CA02)	HMO	0.646
CA - Temecula (CA02)	OAQPOS	0.646
CA - Temecula (CA02)	OA HMO	0.646
CA - Temecula (CA02)	Choice II	1.243
CA - Temescal	NoProduct	2.100
CA - Temescal	TC	2.100
CA - Temescal	TCHL	2.100
CA - Temescal	OC	2.046
CA - Temescal	MC	1.607
CA - Temescal	EPO	1.607
CA - Temescal	OAMC	1.607
CA - Temescal	OAEP0	1.607
CA - Temescal	Choice II	2.241
CA - Temescal (CA01)	QPOS	1.754
CA - Temescal (CA01)	HMO	1.754
CA - Temescal (CA01)	OAQPOS	1.754
CA - Temescal (CA01)	OA HMO	1.754
CA - Temescal (CA01)	Choice II	2.241
CA - Thousand Oaks	NoProduct	1.650
CA - Thousand Oaks	TC	1.650
CA - Thousand Oaks	TCHL	1.650
CA - Thousand Oaks	OC	1.638
CA - Thousand Oaks	MC	1.638
CA - Thousand Oaks	EPO	1.638
CA - Thousand Oaks	OAMC	1.638
CA - Thousand Oaks	OAEP0	1.638
CA - Thousand Oaks	Choice II	1.439
CA - Thousand Oaks (CA02)	QPOS	0.496
CA - Thousand Oaks (CA02)	HMO	0.496
CA - Thousand Oaks (CA02)	OAQPOS	0.496
CA - Thousand Oaks (CA02)	OA HMO	0.496
CA - Thousand Oaks (CA02)	Choice II	1.439
CA - Tiburon	NoProduct	1.950
CA - Tiburon	TC	1.950
CA - Tiburon	TCHL	1.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Tiburon	OC	1.843
CA - Tiburon	MC	1.746
CA - Tiburon	EPO	1.746
CA - Tiburon	OAMC	1.746
CA - Tiburon	OAEP0	1.746
CA - Tiburon	Choice II	1.697
CA - Tiburon (CA01)	QPOS	1.455
CA - Tiburon (CA01)	HMO	1.455
CA - Tiburon (CA01)	OAQPOS	1.455
CA - Tiburon (CA01)	OAHMO	1.455
CA - Tiburon (CA01)	Choice II	1.697
CA - Torrance 905	NoProduct	1.650
CA - Torrance 905	TC	1.650
CA - Torrance 905	TCHL	1.650
CA - Torrance 905	OC	1.691
CA - Torrance 905	MC	1.592
CA - Torrance 905	EPO	1.592
CA - Torrance 905	OAMC	1.592
CA - Torrance 905	OAEP0	1.592
CA - Torrance 905	Choice II	1.244
CA - Tracy	NoProduct	1.950
CA - Tracy	TC	1.950
CA - Tracy	TCHL	1.950
CA - Tracy	OC	1.843
CA - Tracy	MC	1.746
CA - Tracy	EPO	1.746
CA - Tracy	OAMC	1.746
CA - Tracy	OAEP0	1.746
CA - Tracy	Choice II	1.697
CA - Tracy (CA05)	QPOS	1.455
CA - Tracy (CA05)	HMO	1.455
CA - Tracy (CA05)	OAQPOS	1.455
CA - Tracy (CA05)	OAHMO	1.455
CA - Tracy (CA05)	Choice II	1.697
CA - Truckee (N. NV PPO) 961	NoProduct	1.950
CA - Truckee (N. NV PPO) 961	TC	1.950
CA - Truckee (N. NV PPO) 961	TCHL	1.950
CA - Truckee (N. NV PPO) 961	OC	1.843
CA - Truckee (N. NV PPO) 961	MC	1.746
CA - Truckee (N. NV PPO) 961	EPO	1.746
CA - Truckee (N. NV PPO) 961	OAMC	1.746
CA - Truckee (N. NV PPO) 961	OAEP0	1.746
CA - Truckee (N. NV PPO) 961	Choice II	1.697
CA - Tulare	NoProduct	1.950
CA - Tulare	TC	1.950
CA - Tulare	TCHL	1.950
CA - Tulare	OC	1.843
CA - Tulare	MC	1.746

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Tulare	EPO	1.746
CA - Tulare	OAMC	1.746
CA - Tulare	OAEPO	1.746
CA - Tulare	Choice II	1.697
CA - Tulare (CA05)	QPOS	1.455
CA - Tulare (CA05)	HMO	1.455
CA - Tulare (CA05)	OAQPOS	1.455
CA - Tulare (CA05)	OAHMO	1.455
CA - Tulare (CA05)	Choice II	1.697
CA - Tulare 932	NoProduct	1.950
CA - Tulare 932	TC	1.950
CA - Tulare 932	TCHL	1.950
CA - Tulare 932	OC	1.843
CA - Tulare 932	MC	1.746
CA - Tulare 932	EPO	1.746
CA - Tulare 932	OAMC	1.746
CA - Tulare 932	OAEPO	1.746
CA - Tulare 932	Choice II	1.697
CA - Tulare 936	NoProduct	1.900
CA - Tulare 936	TC	1.900
CA - Tulare 936	TCHL	1.900
CA - Tulare 936	OC	1.441
CA - Tulare 936	MC	1.441
CA - Tulare 936	EPO	1.441
CA - Tulare 936	OAMC	1.441
CA - Tulare 936	OAEPO	1.441
CA - Tulare 936	Choice II	1.243
CA - Tulare Non-HMO	NoProduct	1.950
CA - Tulare Non-HMO	TC	1.950
CA - Tulare Non-HMO	TCHL	1.950
CA - Tulare Non-HMO	OC	1.843
CA - Tulare Non-HMO	MC	1.746
CA - Tulare Non-HMO	EPO	1.746
CA - Tulare Non-HMO	OAMC	1.746
CA - Tulare Non-HMO	OAEPO	1.746
CA - Tulare Non-HMO	Choice II	1.697
CA - Turlock	NoProduct	1.950
CA - Turlock	TC	1.950
CA - Turlock	TCHL	1.950
CA - Turlock	OC	1.843
CA - Turlock	MC	1.746
CA - Turlock	EPO	1.746
CA - Turlock	OAMC	1.746
CA - Turlock	OAEPO	1.746
CA - Turlock	Choice II	1.697
CA - Turlock (CA05)	QPOS	1.455
CA - Turlock (CA05)	HMO	1.455
CA - Turlock (CA05)	OAQPOS	1.455

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Turlock (CA05)	OAHMO	1.455
CA - Turlock (CA05)	Choice II	1.697
CA - Tustin	NoProduct	1.500
CA - Tustin	TC	1.500
CA - Tustin	TCHL	1.500
CA - Tustin	OC	1.390
CA - Tustin	MC	1.439
CA - Tustin	EPO	1.439
CA - Tustin	OAMC	1.439
CA - Tustin	OAEPO	1.439
CA - Tustin	Choice II	1.241
CA - Tustin (CA02)	QPOS	0.893
CA - Tustin (CA02)	HMO	0.893
CA - Tustin (CA02)	OAQPOS	0.893
CA - Tustin (CA02)	OAHMO	0.893
CA - Tustin (CA02)	Choice II	1.241
CA - TwinPeaks	NoProduct	1.950
CA - TwinPeaks	TC	1.950
CA - TwinPeaks	TCHL	1.950
CA - TwinPeaks	OC	1.837
CA - TwinPeaks	MC	1.554
CA - TwinPeaks	EPO	1.554
CA - TwinPeaks	OAMC	1.554
CA - TwinPeaks	OAEPO	1.554
CA - TwinPeaks	Choice II	1.743
CA - TwinPeaks (CA01)	QPOS	1.507
CA - TwinPeaks (CA01)	HMO	1.507
CA - TwinPeaks (CA01)	OAQPOS	1.507
CA - TwinPeaks (CA01)	OAHMO	1.507
CA - TwinPeaks (CA01)	Choice II	1.743
CA - UCB	NoProduct	2.100
CA - UCB	TC	2.100
CA - UCB	TCHL	2.100
CA - UCB	OC	2.046
CA - UCB	MC	1.607
CA - UCB	EPO	1.607
CA - UCB	OAMC	1.607
CA - UCB	OAEPO	1.607
CA - UCB	Choice II	2.241
CA - UCB (CA01)	QPOS	1.754
CA - UCB (CA01)	HMO	1.754
CA - UCB (CA01)	OAQPOS	1.754
CA - UCB (CA01)	OAHMO	1.754
CA - UCB (CA01)	Choice II	2.241
CA - UnionCity	NoProduct	2.100
CA - UnionCity	TC	2.100
CA - UnionCity	TCHL	2.100
CA - UnionCity	OC	2.046

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - UnionCity	MC	1.607
CA - UnionCity	EPO	1.607
CA - UnionCity	OAMC	1.607
CA - UnionCity	OAEPO	1.607
CA - UnionCity	Choice II	2.241
CA - UnionCity (CA01)	QPOS	1.754
CA - UnionCity (CA01)	HMO	1.754
CA - UnionCity (CA01)	OAQPOS	1.754
CA - UnionCity (CA01)	OAHMO	1.754
CA - UnionCity (CA01)	Choice II	2.241
CA - Vallejo	NoProduct	2.100
CA - Vallejo	TC	2.100
CA - Vallejo	TCHL	2.100
CA - Vallejo	OC	2.046
CA - Vallejo	MC	1.607
CA - Vallejo	EPO	1.607
CA - Vallejo	OAMC	1.607
CA - Vallejo	OAEPO	1.607
CA - Vallejo	Choice II	2.241
CA - Vallejo (CA01)	QPOS	1.754
CA - Vallejo (CA01)	HMO	1.754
CA - Vallejo (CA01)	OAQPOS	1.754
CA - Vallejo (CA01)	OAHMO	1.754
CA - Vallejo (CA01)	Choice II	2.241
CA - Van Nuys 914	NoProduct	1.650
CA - Van Nuys 914	TC	1.650
CA - Van Nuys 914	TCHL	1.650
CA - Van Nuys 914	OC	1.638
CA - Van Nuys 914	MC	1.638
CA - Van Nuys 914	EPO	1.638
CA - Van Nuys 914	OAMC	1.638
CA - Van Nuys 914	OAEPO	1.638
CA - Van Nuys 914	Choice II	1.439
CA - Ventura	NoProduct	1.650
CA - Ventura	TC	1.650
CA - Ventura	TCHL	1.650
CA - Ventura	OC	1.638
CA - Ventura	MC	1.638
CA - Ventura	EPO	1.638
CA - Ventura	OAMC	1.638
CA - Ventura	OAEPO	1.638
CA - Ventura	Choice II	1.439
CA - Ventura_930 non-HMO	NoProduct	1.650
CA - Ventura_930 non-HMO	TC	1.650
CA - Ventura_930 non-HMO	TCHL	1.650
CA - Ventura_930 non-HMO	OC	1.638
CA - Ventura_930 non-HMO	MC	1.638
CA - Ventura_930 non-HMO	EPO	1.638

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Ventura_930 non-HMO	OAMC	1.638
CA - Ventura_930 non-HMO	OAEP0	1.638
CA - Ventura_930 non-HMO	Choice II	1.439
CA - View Park	NoProduct	1.650
CA - View Park	TC	1.650
CA - View Park	TCHL	1.650
CA - View Park	OC	1.691
CA - View Park	MC	1.592
CA - View Park	EPO	1.592
CA - View Park	OAMC	1.592
CA - View Park	OAEP0	1.592
CA - View Park	Choice II	1.244
CA - ViewPark (CA02)	QPOS	0.497
CA - ViewPark (CA02)	HMO	0.497
CA - ViewPark (CA02)	OAQPOS	0.497
CA - ViewPark (CA02)	OAHMO	0.497
CA - ViewPark (CA02)	Choice II	1.244
CA - Visalia 932	NoProduct	1.950
CA - Visalia 932	TC	1.950
CA - Visalia 932	TCHL	1.950
CA - Visalia 932	OC	1.843
CA - Visalia 932	MC	1.746
CA - Visalia 932	EPO	1.746
CA - Visalia 932	OAMC	1.746
CA - Visalia 932	OAEP0	1.746
CA - Visalia 932	Choice II	1.697
CA - Walnut Creek	NoProduct	2.100
CA - Walnut Creek	TC	2.100
CA - Walnut Creek	TCHL	2.100
CA - Walnut Creek	OC	2.046
CA - Walnut Creek	MC	1.607
CA - Walnut Creek	EPO	1.607
CA - Walnut Creek	OAMC	1.607
CA - Walnut Creek	OAEP0	1.607
CA - Walnut Creek	Choice II	2.241
CA - Walnut Creek (CA01)	QPOS	1.754
CA - Walnut Creek (CA01)	HMO	1.754
CA - Walnut Creek (CA01)	OAQPOS	1.754
CA - Walnut Creek (CA01)	OAHMO	1.754
CA - Walnut Creek (CA01)	Choice II	2.241
CA - Watsonville	NoProduct	1.950
CA - Watsonville	TC	1.950
CA - Watsonville	TCHL	1.950
CA - Watsonville	OC	1.837
CA - Watsonville	MC	1.554
CA - Watsonville	EPO	1.554
CA - Watsonville	OAMC	1.554
CA - Watsonville	OAEP0	1.554

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Watsonville	Choice II	1.743
CA - Watsonville (CA01)	QPOS	1.507
CA - Watsonville (CA01)	HMO	1.507
CA - Watsonville (CA01)	OAQPOS	1.507
CA - Watsonville (CA01)	OAHMO	1.507
CA - Watsonville (CA01)	Choice II	1.743
CA - West Covina	NoProduct	1.650
CA - West Covina	TC	1.650
CA - West Covina	TCHL	1.650
CA - West Covina	OC	1.638
CA - West Covina	MC	1.638
CA - West Covina	EPO	1.638
CA - West Covina	OAMC	1.638
CA - West Covina	OAEPO	1.638
CA - West Covina	Choice II	1.439
CA - WestCovina (CA02)	QPOS	0.496
CA - WestCovina (CA02)	HMO	0.496
CA - WestCovina (CA02)	OAQPOS	0.496
CA - WestCovina (CA02)	OAHMO	0.496
CA - WestCovina (CA02)	Choice II	1.439
CA - Westminster	NoProduct	1.500
CA - Westminster	TC	1.500
CA - Westminster	TCHL	1.500
CA - Westminster	OC	1.390
CA - Westminster	MC	1.439
CA - Westminster	EPO	1.439
CA - Westminster	OAMC	1.439
CA - Westminster	OAEPO	1.439
CA - Westminster	Choice II	1.241
CA - Westminster (CA02)	QPOS	0.893
CA - Westminster (CA02)	HMO	0.893
CA - Westminster (CA02)	OAQPOS	0.893
CA - Westminster (CA02)	OAHMO	0.893
CA - Westminster (CA02)	Choice II	1.241
CA - Whittier	NoProduct	1.650
CA - Whittier	TC	1.650
CA - Whittier	TCHL	1.650
CA - Whittier	OC	1.638
CA - Whittier	MC	1.638
CA - Whittier	EPO	1.638
CA - Whittier	OAMC	1.638
CA - Whittier	OAEPO	1.638
CA - Whittier	Choice II	1.439
CA - Woodland Hills	NoProduct	1.650
CA - Woodland Hills	TC	1.650
CA - Woodland Hills	TCHL	1.650
CA - Woodland Hills	OC	1.638
CA - Woodland Hills	MC	1.638

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Woodland Hills	EPO	1.638
CA - Woodland Hills	OAMC	1.638
CA - Woodland Hills	OAEO	1.638
CA - Woodland Hills	Choice II	1.439
CA - WoodlandHills (CA02)	QPOS	0.496
CA - WoodlandHills (CA02)	HMO	0.496
CA - WoodlandHills (CA02)	OAQPOS	0.496
CA - WoodlandHills (CA02)	OAHMO	0.496
CA - WoodlandHills (CA02)	Choice II	1.439
CA - Woodside	NoProduct	1.950
CA - Woodside	TC	1.950
CA - Woodside	TCHL	1.950
CA - Woodside	OC	1.843
CA - Woodside	MC	1.746
CA - Woodside	EPO	1.746
CA - Woodside	OAMC	1.746
CA - Woodside	OAEO	1.746
CA - Woodside	Choice II	1.697
CA - Woodside (CA01)	QPOS	1.455
CA - Woodside (CA01)	HMO	1.455
CA - Woodside (CA01)	OAQPOS	1.455
CA - Woodside (CA01)	OAHMO	1.455
CA - Woodside (CA01)	Choice II	1.697
CA - Yuba/Marysville	NoProduct	1.950
CA - Yuba/Marysville	TC	1.950
CA - Yuba/Marysville	TCHL	1.950
CA - Yuba/Marysville	OC	1.843
CA - Yuba/Marysville	MC	1.746
CA - Yuba/Marysville	EPO	1.746
CA - Yuba/Marysville	OAMC	1.746
CA - Yuba/Marysville	OAEO	1.746
CA - Yuba/Marysville	Choice II	1.697
CO - Alamosa	NoProduct	1.300
CO - Alamosa	TC	1.300
CO - Alamosa	TCHL	1.300
CO - Alamosa	OC	1.300
CO - Alamosa	MC	1.300
CO - Alamosa	EPO	1.300
CO - Alamosa	OAMC	1.300
CO - Alamosa	OAEO	1.300
CO - Alamosa	Choice II	1.300
CO - All Other Counties CO	NoProduct	1.300
CO - All Other Counties CO	TC	1.300
CO - All Other Counties CO	TCHL	1.300
CO - All Other Counties CO	OC	1.300
CO - All Other Counties CO	MC	1.300
CO - All Other Counties CO	EPO	1.300
CO - All Other Counties CO	OAMC	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - All Other Counties CO	OAEPO	1.300
CO - All Other Counties CO	Choice II	1.300
CO - Archuleta	NoProduct	1.300
CO - Archuleta	TC	1.300
CO - Archuleta	TCHL	1.300
CO - Archuleta	OC	1.300
CO - Archuleta	MC	1.300
CO - Archuleta	EPO	1.300
CO - Archuleta	OAMC	1.300
CO - Archuleta	OAEPO	1.300
CO - Archuleta	Choice II	1.300
CO - Arvada	NoProduct	1.150
CO - Arvada	TC	1.150
CO - Arvada	TCHL	1.150
CO - Arvada	OC	0.800
CO - Arvada	MC	0.850
CO - Arvada	EPO	0.850
CO - Arvada	OAMC	0.850
CO - Arvada	OAEPO	0.850
CO - Arvada	Choice II	1.000
CO - Arvada (CO01)	QPOS	1.050
CO - Arvada (CO01)	HMO	1.050
CO - Arvada (CO01)	OAQPOS	1.050
CO - Arvada (CO01)	OAHMO	1.050
CO - Arvada (CO01)	Choice II	1.000
CO - Arvada (CO01)	QPOS	1.050
CO - Arvada (CO01)	HMO	1.050
CO - Arvada (CO01)	OAQPOS	1.050
CO - Arvada (CO01)	OAHMO	1.050
CO - Arvada (CO01)	Choice II	1.000
CO - Aspen	NoProduct	1.300
CO - Aspen	TC	1.300
CO - Aspen	TCHL	1.300
CO - Aspen	OC	1.300
CO - Aspen	MC	1.300
CO - Aspen	EPO	1.300
CO - Aspen	OAMC	1.300
CO - Aspen	OAEPO	1.300
CO - Aspen	Choice II	1.300
CO - Aurora	NoProduct	1.150
CO - Aurora	TC	1.150
CO - Aurora	TCHL	1.150
CO - Aurora	OC	0.800
CO - Aurora	MC	0.850
CO - Aurora	EPO	0.850
CO - Aurora	OAMC	0.850
CO - Aurora	OAEPO	0.850
CO - Aurora	Choice II	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Aurora (CO01)	QPOS	1.050
CO - Aurora (CO01)	HMO	1.050
CO - Aurora (CO01)	OAQPOS	1.050
CO - Aurora (CO01)	OAHMO	1.050
CO - Aurora (CO01)	Choice II	1.000
CO - Aurora (CO01)	QPOS	1.050
CO - Aurora (CO01)	HMO	1.050
CO - Aurora (CO01)	OAQPOS	1.050
CO - Aurora (CO01)	OAHMO	1.050
CO - Aurora (CO01)	Choice II	1.000
CO - AuroraSE	NoProduct	1.150
CO - AuroraSE	TC	1.150
CO - AuroraSE	TCHL	1.150
CO - AuroraSE	OC	0.800
CO - AuroraSE	MC	0.850
CO - AuroraSE	EPO	0.850
CO - AuroraSE	OAMC	0.850
CO - AuroraSE	OAEPO	0.850
CO - AuroraSE	Choice II	1.000
CO - AuroraSE (CO01)	QPOS	1.050
CO - AuroraSE (CO01)	HMO	1.050
CO - AuroraSE (CO01)	OAQPOS	1.050
CO - AuroraSE (CO01)	OAHMO	1.050
CO - AuroraSE (CO01)	Choice II	1.000
CO - AuroraSE (CO01)	QPOS	1.050
CO - AuroraSE (CO01)	HMO	1.050
CO - AuroraSE (CO01)	OAQPOS	1.050
CO - AuroraSE (CO01)	OAHMO	1.050
CO - AuroraSE (CO01)	Choice II	1.000
CO - Baca	NoProduct	1.300
CO - Baca	TC	1.300
CO - Baca	TCHL	1.300
CO - Baca	OC	1.300
CO - Baca	MC	1.300
CO - Baca	EPO	1.300
CO - Baca	OAMC	1.300
CO - Baca	OAEPO	1.300
CO - Baca	Choice II	1.300
CO - Bent	NoProduct	1.300
CO - Bent	TC	1.300
CO - Bent	TCHL	1.300
CO - Bent	OC	1.300
CO - Bent	MC	1.300
CO - Bent	EPO	1.300
CO - Bent	OAMC	1.300
CO - Bent	OAEPO	1.300
CO - Bent	Choice II	1.300
CO - Boulder	NoProduct	1.150

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Boulder	TC	1.150
CO - Boulder	TCHL	1.150
CO - Boulder	OC	0.800
CO - Boulder	MC	0.850
CO - Boulder	EPO	0.850
CO - Boulder	OAMC	0.850
CO - Boulder	OAEP0	0.850
CO - Boulder	Choice II	1.000
CO - Boulder (CO01)	QPOS	1.050
CO - Boulder (CO01)	HMO	1.050
CO - Boulder (CO01)	OAQPOS	1.050
CO - Boulder (CO01)	OAHMO	1.050
CO - Boulder (CO01)	Choice II	1.000
CO - Boulder (CO01)	QPOS	1.050
CO - Boulder (CO01)	QPOS	1.050
CO - Boulder (CO01)	HMO	1.050
CO - Boulder (CO01)	HMO	1.050
CO - Boulder (CO01)	OAQPOS	1.050
CO - Boulder (CO01)	OAQPOS	1.050
CO - Boulder (CO01)	OAHMO	1.050
CO - Boulder (CO01)	OAHMO	1.050
CO - Boulder (CO01)	Choice II	1.000
CO - Boulder (CO01)	Choice II	1.000
CO - Boulder/Longmont PMSA	NoProduct	1.150
CO - Boulder/Longmont PMSA	TC	1.150
CO - Boulder/Longmont PMSA	TCHL	1.150
CO - Boulder/Longmont PMSA	OC	0.800
CO - Boulder/Longmont PMSA	MC	0.850
CO - Boulder/Longmont PMSA	EPO	0.850
CO - Boulder/Longmont PMSA	OAMC	0.850
CO - Boulder/Longmont PMSA	OAEP0	0.850
CO - Boulder/Longmont PMSA	Choice II	1.000
CO - BoulderW	NoProduct	1.150
CO - BoulderW	TC	1.150
CO - BoulderW	TCHL	1.150
CO - BoulderW	OC	0.800
CO - BoulderW	MC	0.850
CO - BoulderW	EPO	0.850
CO - BoulderW	OAMC	0.850
CO - BoulderW	OAEP0	0.850
CO - BoulderW	Choice II	1.000
CO - BoulderW (CO01)	QPOS	1.050
CO - BoulderW (CO01)	HMO	1.050
CO - BoulderW (CO01)	OAQPOS	1.050
CO - BoulderW (CO01)	OAHMO	1.050
CO - BoulderW (CO01)	Choice II	1.000
CO - BoulderW (CO01)	QPOS	1.050
CO - BoulderW (CO01)	HMO	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - BoulderW (CO01)	OAQPOS	1.050
CO - BoulderW (CO01)	OAHMO	1.050
CO - BoulderW (CO01)	Choice II	1.000
CO - Brighton	NoProduct	1.150
CO - Brighton	TC	1.150
CO - Brighton	TCHL	1.150
CO - Brighton	OC	0.800
CO - Brighton	MC	0.850
CO - Brighton	EPO	0.850
CO - Brighton	OAMC	0.850
CO - Brighton	OAEPO	0.850
CO - Brighton	Choice II	1.000
CO - Brighton (CO01)	QPOS	1.050
CO - Brighton (CO01)	HMO	1.050
CO - Brighton (CO01)	OAQPOS	1.050
CO - Brighton (CO01)	OAHMO	1.050
CO - Brighton (CO01)	Choice II	1.000
CO - Brighton (CO01)	QPOS	1.050
CO - Brighton (CO01)	HMO	1.050
CO - Brighton (CO01)	OAQPOS	1.050
CO - Brighton (CO01)	OAHMO	1.050
CO - Brighton (CO01)	Choice II	1.000
CO - Broomfield	NoProduct	1.150
CO - Broomfield	TC	1.150
CO - Broomfield	TCHL	1.150
CO - Broomfield	OC	0.800
CO - Broomfield	MC	0.850
CO - Broomfield	EPO	0.850
CO - Broomfield	OAMC	0.850
CO - Broomfield	OAEPO	0.850
CO - Broomfield	Choice II	1.000
CO - Broomfield (CO01)	QPOS	1.050
CO - Broomfield (CO01)	HMO	1.050
CO - Broomfield (CO01)	OAQPOS	1.050
CO - Broomfield (CO01)	OAHMO	1.050
CO - Broomfield (CO01)	Choice II	1.000
CO - Broomfield (CO01)	QPOS	1.050
CO - Broomfield (CO01)	HMO	1.050
CO - Broomfield (CO01)	OAQPOS	1.050
CO - Broomfield (CO01)	OAHMO	1.050
CO - Broomfield (CO01)	Choice II	1.000
CO - CastleRock	NoProduct	1.150
CO - CastleRock	TC	1.150
CO - CastleRock	TCHL	1.150
CO - CastleRock	OC	0.800
CO - CastleRock	MC	0.850
CO - CastleRock	EPO	0.850
CO - CastleRock	OAMC	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - CastleRock	OAEPO	0.850
CO - CastleRock	Choice II	1.000
CO - CastleRock (CO01)	QPOS	1.050
CO - CastleRock (CO01)	HMO	1.050
CO - CastleRock (CO01)	OAQPOS	1.050
CO - CastleRock (CO01)	OAHMO	1.050
CO - CastleRock (CO01)	Choice II	1.000
CO - CastleRock (CO01)	QPOS	1.050
CO - CastleRock (CO01)	HMO	1.050
CO - CastleRock (CO01)	OAQPOS	1.050
CO - CastleRock (CO01)	OAHMO	1.050
CO - CastleRock (CO01)	Choice II	1.000
CO - Centennial	NoProduct	1.150
CO - Centennial	TC	1.150
CO - Centennial	TCHL	1.150
CO - Centennial	OC	0.800
CO - Centennial	MC	0.850
CO - Centennial	EPO	0.850
CO - Centennial	OAMC	0.850
CO - Centennial	OAEPO	0.850
CO - Centennial	Choice II	1.000
CO - Centennial (CO01)	QPOS	1.050
CO - Centennial (CO01)	HMO	1.050
CO - Centennial (CO01)	OAQPOS	1.050
CO - Centennial (CO01)	OAHMO	1.050
CO - Centennial (CO01)	Choice II	1.000
CO - Centennial (CO01)	QPOS	1.050
CO - Centennial (CO01)	HMO	1.050
CO - Centennial (CO01)	OAQPOS	1.050
CO - Centennial (CO01)	OAHMO	1.050
CO - Centennial (CO01)	Choice II	1.000
CO - Chaffee	NoProduct	1.300
CO - Chaffee	TC	1.300
CO - Chaffee	TCHL	1.300
CO - Chaffee	OC	1.300
CO - Chaffee	MC	1.300
CO - Chaffee	EPO	1.300
CO - Chaffee	OAMC	1.300
CO - Chaffee	OAEPO	1.300
CO - Chaffee	Choice II	1.300
CO - CherryHills	NoProduct	1.150
CO - CherryHills	TC	1.150
CO - CherryHills	TCHL	1.150
CO - CherryHills	OC	0.800
CO - CherryHills	MC	0.850
CO - CherryHills	EPO	0.850
CO - CherryHills	OAMC	0.850
CO - CherryHills	OAEPO	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - CherryHills	Choice II	1.000
CO - CherryHills (CO01)	QPOS	1.050
CO - CherryHills (CO01)	HMO	1.050
CO - CherryHills (CO01)	OAQPOS	1.050
CO - CherryHills (CO01)	OAHMO	1.050
CO - CherryHills (CO01)	Choice II	1.000
CO - CherryHills (CO01)	QPOS	1.050
CO - CherryHills (CO01)	HMO	1.050
CO - CherryHills (CO01)	OAQPOS	1.050
CO - CherryHills (CO01)	OAHMO	1.050
CO - CherryHills (CO01)	Choice II	1.000
CO - Cheyenne	NoProduct	1.300
CO - Cheyenne	TC	1.300
CO - Cheyenne	TCHL	1.300
CO - Cheyenne	OC	1.300
CO - Cheyenne	MC	1.300
CO - Cheyenne	EPO	1.300
CO - Cheyenne	OAMC	1.300
CO - Cheyenne	OAEPO	1.300
CO - Cheyenne	Choice II	1.300
CO - ClearCreek	NoProduct	1.150
CO - ClearCreek	TC	1.150
CO - ClearCreek	TCHL	1.150
CO - ClearCreek	OC	0.800
CO - ClearCreek	MC	0.850
CO - ClearCreek	EPO	0.850
CO - ClearCreek	OAMC	0.850
CO - ClearCreek	OAEPO	0.850
CO - ClearCreek	Choice II	1.000
CO - CollegeView	NoProduct	1.150
CO - CollegeView	TC	1.150
CO - CollegeView	TCHL	1.150
CO - CollegeView	OC	0.800
CO - CollegeView	MC	0.850
CO - CollegeView	EPO	0.850
CO - CollegeView	OAMC	0.850
CO - CollegeView	OAEPO	0.850
CO - CollegeView	Choice II	1.000
CO - CollegeView (CO01)	QPOS	1.050
CO - CollegeView (CO01)	HMO	1.050
CO - CollegeView (CO01)	OAQPOS	1.050
CO - CollegeView (CO01)	OAHMO	1.050
CO - CollegeView (CO01)	Choice II	1.000
CO - CollegeView (CO01)	QPOS	1.050
CO - CollegeView (CO01)	HMO	1.050
CO - CollegeView (CO01)	OAQPOS	1.050
CO - CollegeView (CO01)	OAHMO	1.050
CO - CollegeView (CO01)	Choice II	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Colorado (CO01)	QPOS	1.050
CO - Colorado (CO01)	QPOS	1.050
CO - Colorado (CO01)	HMO	1.050
CO - Colorado (CO01)	HMO	1.050
CO - Colorado (CO01)	OAQPOS	1.050
CO - Colorado (CO01)	OAQPOS	1.050
CO - Colorado (CO01)	OAHMO	1.050
CO - Colorado (CO01)	OAHMO	1.050
CO - Colorado (CO01)	Choice II	1.000
CO - Colorado (CO01)	Choice II	1.000
CO - Colorado Springs (CO01)	QPOS	1.050
CO - Colorado Springs (CO01)	HMO	1.050
CO - Colorado Springs (CO01)	OAQPOS	1.050
CO - Colorado Springs (CO01)	OAHMO	1.050
CO - Colorado Springs (CO01)	Choice II	1.000
CO - Colorado Springs MSA	NoProduct	1.150
CO - Colorado Springs MSA	TC	1.150
CO - Colorado Springs MSA	TCHL	1.150
CO - Colorado Springs MSA	OC	0.800
CO - Colorado Springs MSA	MC	0.850
CO - Colorado Springs MSA	EPO	0.850
CO - Colorado Springs MSA	OAMC	0.850
CO - Colorado Springs MSA	OAEPO	0.850
CO - Colorado Springs MSA	Choice II	1.000
CO - CommerceCity	NoProduct	1.150
CO - CommerceCity	TC	1.150
CO - CommerceCity	TCHL	1.150
CO - CommerceCity	OC	0.800
CO - CommerceCity	MC	0.850
CO - CommerceCity	EPO	0.850
CO - CommerceCity	OAMC	0.850
CO - CommerceCity	OAEPO	0.850
CO - CommerceCity	Choice II	1.000
CO - CommerceCity (CO01)	QPOS	1.050
CO - CommerceCity (CO01)	HMO	1.050
CO - CommerceCity (CO01)	OAQPOS	1.050
CO - CommerceCity (CO01)	OAHMO	1.050
CO - CommerceCity (CO01)	Choice II	1.000
CO - CommerceCity (CO01)	QPOS	1.050
CO - CommerceCity (CO01)	HMO	1.050
CO - CommerceCity (CO01)	OAQPOS	1.050
CO - CommerceCity (CO01)	OAHMO	1.050
CO - CommerceCity (CO01)	Choice II	1.000
CO - Conejos	NoProduct	1.300
CO - Conejos	TC	1.300
CO - Conejos	TCHL	1.300
CO - Conejos	OC	1.300
CO - Conejos	MC	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Conejos	EPO	1.300
CO - Conejos	OAMC	1.300
CO - Conejos	OAEPO	1.300
CO - Conejos	Choice II	1.300
CO - CoSpringsC	NoProduct	1.150
CO - CoSpringsC	TC	1.150
CO - CoSpringsC	TCHL	1.150
CO - CoSpringsC	OC	0.800
CO - CoSpringsC	MC	0.850
CO - CoSpringsC	EPO	0.850
CO - CoSpringsC	OAMC	0.850
CO - CoSpringsC	OAEPO	0.850
CO - CoSpringsC	Choice II	1.000
CO - CoSpringsC (CO01)	QPOS	1.050
CO - CoSpringsC (CO01)	HMO	1.050
CO - CoSpringsC (CO01)	OAQPOS	1.050
CO - CoSpringsC (CO01)	OAHMO	1.050
CO - CoSpringsC (CO01)	Choice II	1.000
CO - CoSpringsC (CO01)	QPOS	1.050
CO - CoSpringsC (CO01)	HMO	1.050
CO - CoSpringsC (CO01)	OAQPOS	1.050
CO - CoSpringsC (CO01)	OAHMO	1.050
CO - CoSpringsC (CO01)	Choice II	1.000
CO - CoSpringsE1	NoProduct	1.150
CO - CoSpringsE1	TC	1.150
CO - CoSpringsE1	TCHL	1.150
CO - CoSpringsE1	OC	0.800
CO - CoSpringsE1	MC	0.850
CO - CoSpringsE1	EPO	0.850
CO - CoSpringsE1	OAMC	0.850
CO - CoSpringsE1	OAEPO	0.850
CO - CoSpringsE1	Choice II	1.000
CO - CoSpringsE1 (CO01)	QPOS	1.050
CO - CoSpringsE1 (CO01)	HMO	1.050
CO - CoSpringsE1 (CO01)	OAQPOS	1.050
CO - CoSpringsE1 (CO01)	OAHMO	1.050
CO - CoSpringsE1 (CO01)	Choice II	1.000
CO - CoSpringsE1 (CO01)	QPOS	1.050
CO - CoSpringsE1 (CO01)	HMO	1.050
CO - CoSpringsE1 (CO01)	OAQPOS	1.050
CO - CoSpringsE1 (CO01)	OAHMO	1.050
CO - CoSpringsE1 (CO01)	Choice II	1.000
CO - CoSpringsE2	NoProduct	1.150
CO - CoSpringsE2	TC	1.150
CO - CoSpringsE2	TCHL	1.150
CO - CoSpringsE2	OC	0.800
CO - CoSpringsE2	MC	0.850
CO - CoSpringsE2	EPO	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - CoSpringsE2	OAMC	0.850
CO - CoSpringsE2	OAEP0	0.850
CO - CoSpringsE2	Choice II	1.000
CO - CoSpringsE2 (CO01)	QPOS	1.050
CO - CoSpringsE2 (CO01)	HMO	1.050
CO - CoSpringsE2 (CO01)	OAQPOS	1.050
CO - CoSpringsE2 (CO01)	OAHMO	1.050
CO - CoSpringsE2 (CO01)	Choice II	1.000
CO - CoSpringsE2 (CO01)	QPOS	1.050
CO - CoSpringsE2 (CO01)	HMO	1.050
CO - CoSpringsE2 (CO01)	OAQPOS	1.050
CO - CoSpringsE2 (CO01)	OAHMO	1.050
CO - CoSpringsE2 (CO01)	Choice II	1.000
CO - CoSpringsN1	NoProduct	1.150
CO - CoSpringsN1	TC	1.150
CO - CoSpringsN1	TCHL	1.150
CO - CoSpringsN1	OC	0.800
CO - CoSpringsN1	MC	0.850
CO - CoSpringsN1	EPO	0.850
CO - CoSpringsN1	OAMC	0.850
CO - CoSpringsN1	OAEP0	0.850
CO - CoSpringsN1	Choice II	1.000
CO - CoSpringsN1 (CO01)	QPOS	1.050
CO - CoSpringsN1 (CO01)	HMO	1.050
CO - CoSpringsN1 (CO01)	OAQPOS	1.050
CO - CoSpringsN1 (CO01)	OAHMO	1.050
CO - CoSpringsN1 (CO01)	Choice II	1.000
CO - CoSpringsN1 (CO01)	QPOS	1.050
CO - CoSpringsN1 (CO01)	HMO	1.050
CO - CoSpringsN1 (CO01)	OAQPOS	1.050
CO - CoSpringsN1 (CO01)	OAHMO	1.050
CO - CoSpringsN1 (CO01)	Choice II	1.000
CO - CoSpringsN2	NoProduct	1.150
CO - CoSpringsN2	TC	1.150
CO - CoSpringsN2	TCHL	1.150
CO - CoSpringsN2	OC	0.800
CO - CoSpringsN2	MC	0.850
CO - CoSpringsN2	EPO	0.850
CO - CoSpringsN2	OAMC	0.850
CO - CoSpringsN2	OAEP0	0.850
CO - CoSpringsN2	Choice II	1.000
CO - CoSpringsN2 (CO01)	QPOS	1.050
CO - CoSpringsN2 (CO01)	HMO	1.050
CO - CoSpringsN2 (CO01)	OAQPOS	1.050
CO - CoSpringsN2 (CO01)	OAHMO	1.050
CO - CoSpringsN2 (CO01)	Choice II	1.000
CO - CoSpringsN2 (CO01)	QPOS	1.050
CO - CoSpringsN2 (CO01)	HMO	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - CoSpringsN2 (CO01)	OAQPOS	1.050
CO - CoSpringsN2 (CO01)	OAHMO	1.050
CO - CoSpringsN2 (CO01)	Choice II	1.000
CO - CoSpringsSE	NoProduct	1.150
CO - CoSpringsSE	TC	1.150
CO - CoSpringsSE	TCHL	1.150
CO - CoSpringsSE	OC	0.800
CO - CoSpringsSE	MC	0.850
CO - CoSpringsSE	EPO	0.850
CO - CoSpringsSE	OAMC	0.850
CO - CoSpringsSE	OAEPO	0.850
CO - CoSpringsSE	Choice II	1.000
CO - CoSpringsSE (CO01)	QPOS	1.050
CO - CoSpringsSE (CO01)	HMO	1.050
CO - CoSpringsSE (CO01)	OAQPOS	1.050
CO - CoSpringsSE (CO01)	OAHMO	1.050
CO - CoSpringsSE (CO01)	Choice II	1.000
CO - CoSpringsSE (CO01)	QPOS	1.050
CO - CoSpringsSE (CO01)	HMO	1.050
CO - CoSpringsSE (CO01)	OAQPOS	1.050
CO - CoSpringsSE (CO01)	OAHMO	1.050
CO - CoSpringsSE (CO01)	Choice II	1.000
CO - CoSpringsSW	NoProduct	1.150
CO - CoSpringsSW	TC	1.150
CO - CoSpringsSW	TCHL	1.150
CO - CoSpringsSW	OC	0.800
CO - CoSpringsSW	MC	0.850
CO - CoSpringsSW	EPO	0.850
CO - CoSpringsSW	OAMC	0.850
CO - CoSpringsSW	OAEPO	0.850
CO - CoSpringsSW	Choice II	1.000
CO - CoSpringsSW (CO01)	QPOS	1.050
CO - CoSpringsSW (CO01)	HMO	1.050
CO - CoSpringsSW (CO01)	OAQPOS	1.050
CO - CoSpringsSW (CO01)	OAHMO	1.050
CO - CoSpringsSW (CO01)	Choice II	1.000
CO - CoSpringsSW (CO01)	QPOS	1.050
CO - CoSpringsSW (CO01)	HMO	1.050
CO - CoSpringsSW (CO01)	OAQPOS	1.050
CO - CoSpringsSW (CO01)	OAHMO	1.050
CO - CoSpringsSW (CO01)	Choice II	1.000
CO - Costilla	NoProduct	1.300
CO - Costilla	TC	1.300
CO - Costilla	TCHL	1.300
CO - Costilla	OC	1.300
CO - Costilla	MC	1.300
CO - Costilla	EPO	1.300
CO - Costilla	OAMC	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Costilla	OAEPO	1.300
CO - Costilla	Choice II	1.300
CO - Crowley	NoProduct	1.300
CO - Crowley	TC	1.300
CO - Crowley	TCHL	1.300
CO - Crowley	OC	1.300
CO - Crowley	MC	1.300
CO - Crowley	EPO	1.300
CO - Crowley	OAMC	1.300
CO - Crowley	OAEPO	1.300
CO - Crowley	Choice II	1.300
CO - Custer	NoProduct	1.300
CO - Custer	TC	1.300
CO - Custer	TCHL	1.300
CO - Custer	OC	1.300
CO - Custer	MC	1.300
CO - Custer	EPO	1.300
CO - Custer	OAMC	1.300
CO - Custer	OAEPO	1.300
CO - Custer	Choice II	1.300
CO - DeerTrail	NoProduct	1.150
CO - DeerTrail	TC	1.150
CO - DeerTrail	TCHL	1.150
CO - DeerTrail	OC	0.800
CO - DeerTrail	MC	0.850
CO - DeerTrail	EPO	0.850
CO - DeerTrail	OAMC	0.850
CO - DeerTrail	OAEPO	0.850
CO - DeerTrail	Choice II	1.000
CO - DeerTrail (CO01)	QPOS	1.050
CO - DeerTrail (CO01)	HMO	1.050
CO - DeerTrail (CO01)	OAQPOS	1.050
CO - DeerTrail (CO01)	OAHMO	1.050
CO - DeerTrail (CO01)	Choice II	1.000
CO - DeerTrail (CO01)	QPOS	1.050
CO - DeerTrail (CO01)	HMO	1.050
CO - DeerTrail (CO01)	OAQPOS	1.050
CO - DeerTrail (CO01)	OAHMO	1.050
CO - DeerTrail (CO01)	Choice II	1.000
CO - Delta	NoProduct	1.300
CO - Delta	TC	1.300
CO - Delta	TCHL	1.300
CO - Delta	OC	1.300
CO - Delta	MC	1.300
CO - Delta	EPO	1.300
CO - Delta	OAMC	1.300
CO - Delta	OAEPO	1.300
CO - Delta	Choice II	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Denver MSA	NoProduct	1.150
CO - Denver MSA	TC	1.150
CO - Denver MSA	TCHL	1.150
CO - Denver MSA	OC	0.800
CO - Denver MSA	MC	0.850
CO - Denver MSA	EPO	0.850
CO - Denver MSA	OAMC	0.850
CO - Denver MSA	OAEP0	0.850
CO - Denver MSA	Choice II	1.000
CO - Denver MSA (CO01)	QPOS	1.050
CO - Denver MSA (CO01)	HMO	1.050
CO - Denver MSA (CO01)	OAQPOS	1.050
CO - Denver MSA (CO01)	OAHMO	1.050
CO - Denver MSA (CO01)	Choice II	1.000
CO - Dolores	NoProduct	1.300
CO - Dolores	TC	1.300
CO - Dolores	TCHL	1.300
CO - Dolores	OC	1.300
CO - Dolores	MC	1.300
CO - Dolores	EPO	1.300
CO - Dolores	OAMC	1.300
CO - Dolores	OAEP0	1.300
CO - Dolores	Choice II	1.300
CO - Elizabeth	NoProduct	1.150
CO - Elizabeth	TC	1.150
CO - Elizabeth	TCHL	1.150
CO - Elizabeth	OC	0.800
CO - Elizabeth	MC	0.850
CO - Elizabeth	EPO	0.850
CO - Elizabeth	OAMC	0.850
CO - Elizabeth	OAEP0	0.850
CO - Elizabeth	Choice II	1.000
CO - Elizabeth (CO01)	QPOS	1.050
CO - Elizabeth (CO01)	HMO	1.050
CO - Elizabeth (CO01)	OAQPOS	1.050
CO - Elizabeth (CO01)	OAHMO	1.050
CO - Elizabeth (CO01)	Choice II	1.000
CO - Elizabeth (CO01)	QPOS	1.050
CO - Elizabeth (CO01)	HMO	1.050
CO - Elizabeth (CO01)	OAQPOS	1.050
CO - Elizabeth (CO01)	OAHMO	1.050
CO - Elizabeth (CO01)	Choice II	1.000
CO - EstesPark	NoProduct	1.150
CO - EstesPark	TC	1.150
CO - EstesPark	TCHL	1.150
CO - EstesPark	OC	0.800
CO - EstesPark	MC	0.850
CO - EstesPark	EPO	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - EstesPark	OAMC	0.850
CO - EstesPark	OAEP0	0.850
CO - EstesPark	Choice II	1.000
CO - EstesPark (CO01)	QPOS	1.050
CO - EstesPark (CO01)	HMO	1.050
CO - EstesPark (CO01)	OAQPOS	1.050
CO - EstesPark (CO01)	OAHMO	1.050
CO - EstesPark (CO01)	Choice II	1.000
CO - EstesPark (CO01)	QPOS	1.050
CO - EstesPark (CO01)	HMO	1.050
CO - EstesPark (CO01)	OAQPOS	1.050
CO - EstesPark (CO01)	OAHMO	1.050
CO - EstesPark (CO01)	Choice II	1.000
CO - FederalHeights	NoProduct	1.150
CO - FederalHeights	TC	1.150
CO - FederalHeights	TCHL	1.150
CO - FederalHeights	OC	0.800
CO - FederalHeights	MC	0.850
CO - FederalHeights	EPO	0.850
CO - FederalHeights	OAMC	0.850
CO - FederalHeights	OAEP0	0.850
CO - FederalHeights	Choice II	1.000
CO - FederalHeights (CO01)	QPOS	1.050
CO - FederalHeights (CO01)	HMO	1.050
CO - FederalHeights (CO01)	OAQPOS	1.050
CO - FederalHeights (CO01)	OAHMO	1.050
CO - FederalHeights (CO01)	Choice II	1.000
CO - FederalHeights (CO01)	QPOS	1.050
CO - FederalHeights (CO01)	HMO	1.050
CO - FederalHeights (CO01)	OAQPOS	1.050
CO - FederalHeights (CO01)	OAHMO	1.050
CO - FederalHeights (CO01)	Choice II	1.000
CO - FivePoints	NoProduct	1.150
CO - FivePoints	TC	1.150
CO - FivePoints	TCHL	1.150
CO - FivePoints	OC	0.800
CO - FivePoints	MC	0.850
CO - FivePoints	EPO	0.850
CO - FivePoints	OAMC	0.850
CO - FivePoints	OAEP0	0.850
CO - FivePoints	Choice II	1.000
CO - FivePoints (CO01)	QPOS	1.050
CO - FivePoints (CO01)	HMO	1.050
CO - FivePoints (CO01)	OAQPOS	1.050
CO - FivePoints (CO01)	OAHMO	1.050
CO - FivePoints (CO01)	Choice II	1.000
CO - FivePoints (CO01)	QPOS	1.050
CO - FivePoints (CO01)	HMO	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - FivePoints (CO01)	OAQPOS	1.050
CO - FivePoints (CO01)	OAHMO	1.050
CO - FivePoints (CO01)	Choice II	1.000
CO - Fort Collins/Loveland MSA	NoProduct	1.150
CO - Fort Collins/Loveland MSA	TC	1.150
CO - Fort Collins/Loveland MSA	TCHL	1.150
CO - Fort Collins/Loveland MSA	OC	0.800
CO - Fort Collins/Loveland MSA	MC	0.850
CO - Fort Collins/Loveland MSA	EPO	0.850
CO - Fort Collins/Loveland MSA	OAMC	0.850
CO - Fort Collins/Loveland MSA	OAEP0	0.850
CO - Fort Collins/Loveland MSA	Choice II	1.000
CO - Fremont	NoProduct	1.150
CO - Fremont	TC	1.150
CO - Fremont	TCHL	1.150
CO - Fremont	OC	0.800
CO - Fremont	MC	0.850
CO - Fremont	EPO	0.850
CO - Fremont	OAMC	0.850
CO - Fremont	OAEP0	0.850
CO - Fremont	Choice II	1.000
CO - Fremont (CO01)	QPOS	1.050
CO - Fremont (CO01)	HMO	1.050
CO - Fremont (CO01)	OAQPOS	1.050
CO - Fremont (CO01)	OAHMO	1.050
CO - Fremont (CO01)	Choice II	1.000
CO - Fremont (CO01)	QPOS	1.050
CO - Fremont (CO01)	HMO	1.050
CO - Fremont (CO01)	OAQPOS	1.050
CO - Fremont (CO01)	OAHMO	1.050
CO - Fremont (CO01)	Choice II	1.000
CO - Frisco	NoProduct	1.300
CO - Frisco	TC	1.300
CO - Frisco	TCHL	1.300
CO - Frisco	OC	1.300
CO - Frisco	MC	1.300
CO - Frisco	EPO	1.300
CO - Frisco	OAMC	1.300
CO - Frisco	OAEP0	1.300
CO - Frisco	Choice II	1.300
CO - FtCollins	NoProduct	1.150
CO - FtCollins	TC	1.150
CO - FtCollins	TCHL	1.150
CO - FtCollins	OC	0.800
CO - FtCollins	MC	0.850
CO - FtCollins	EPO	0.850
CO - FtCollins	OAMC	0.850
CO - FtCollins	OAEP0	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - FtCollins	Choice II	1.000
CO - FtCollins (CO01)	QPOS	1.050
CO - FtCollins (CO01)	HMO	1.050
CO - FtCollins (CO01)	OAQPOS	1.050
CO - FtCollins (CO01)	OAHMO	1.050
CO - FtCollins (CO01)	Choice II	1.000
CO - FtCollins (CO01)	QPOS	1.050
CO - FtCollins (CO01)	HMO	1.050
CO - FtCollins (CO01)	OAQPOS	1.050
CO - FtCollins (CO01)	OAHMO	1.050
CO - FtCollins (CO01)	Choice II	1.000
CO - Glendale	NoProduct	1.150
CO - Glendale	TC	1.150
CO - Glendale	TCHL	1.150
CO - Glendale	OC	0.800
CO - Glendale	MC	0.850
CO - Glendale	EPO	0.850
CO - Glendale	OAMC	0.850
CO - Glendale	OAEPO	0.850
CO - Glendale	Choice II	1.000
CO - Glendale (CO01)	QPOS	1.050
CO - Glendale (CO01)	HMO	1.050
CO - Glendale (CO01)	OAQPOS	1.050
CO - Glendale (CO01)	OAHMO	1.050
CO - Glendale (CO01)	Choice II	1.000
CO - Glendale (CO01)	QPOS	1.050
CO - Glendale (CO01)	HMO	1.050
CO - Glendale (CO01)	OAQPOS	1.050
CO - Glendale (CO01)	OAHMO	1.050
CO - Glendale (CO01)	Choice II	1.000
CO - Golden	NoProduct	1.150
CO - Golden	TC	1.150
CO - Golden	TCHL	1.150
CO - Golden	OC	0.800
CO - Golden	MC	0.850
CO - Golden	EPO	0.850
CO - Golden	OAMC	0.850
CO - Golden	OAEPO	0.850
CO - Golden	Choice II	1.000
CO - Golden (CO01)	QPOS	1.050
CO - Golden (CO01)	HMO	1.050
CO - Golden (CO01)	OAQPOS	1.050
CO - Golden (CO01)	OAHMO	1.050
CO - Golden (CO01)	Choice II	1.000
CO - Golden (CO01)	QPOS	1.050
CO - Golden (CO01)	HMO	1.050
CO - Golden (CO01)	OAQPOS	1.050
CO - Golden (CO01)	OAHMO	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Golden (CO01)	Choice II	1.000
CO - Grand	NoProduct	1.300
CO - Grand	TC	1.300
CO - Grand	TCHL	1.300
CO - Grand	OC	1.300
CO - Grand	MC	1.300
CO - Grand	EPO	1.300
CO - Grand	OAMC	1.300
CO - Grand	OAEP0	1.300
CO - Grand	Choice II	1.300
CO - Grand Junction MSA	NoProduct	1.150
CO - Grand Junction MSA	TC	1.150
CO - Grand Junction MSA	TCHL	1.150
CO - Grand Junction MSA	OC	0.800
CO - Grand Junction MSA	MC	0.850
CO - Grand Junction MSA	EPO	0.850
CO - Grand Junction MSA	OAMC	0.850
CO - Grand Junction MSA	OAEP0	0.850
CO - Grand Junction MSA	Choice II	1.000
CO - GrandJunction	NoProduct	1.150
CO - GrandJunction	TC	1.150
CO - GrandJunction	TCHL	1.150
CO - GrandJunction	OC	0.800
CO - GrandJunction	MC	0.850
CO - GrandJunction	EPO	0.850
CO - GrandJunction	OAMC	0.850
CO - GrandJunction	OAEP0	0.850
CO - GrandJunction	Choice II	1.000
CO - GrandJunction (CO01)	QPOS	1.050
CO - GrandJunction (CO01)	HMO	1.050
CO - GrandJunction (CO01)	OAQPOS	1.050
CO - GrandJunction (CO01)	OAHMO	1.050
CO - GrandJunction (CO01)	Choice II	1.000
CO - Greeley	NoProduct	1.150
CO - Greeley	TC	1.150
CO - Greeley	TCHL	1.150
CO - Greeley	OC	0.800
CO - Greeley	MC	0.850
CO - Greeley	EPO	0.850
CO - Greeley	OAMC	0.850
CO - Greeley	OAEP0	0.850
CO - Greeley	Choice II	1.000
CO - Greeley (CO01)	QPOS	1.050
CO - Greeley (CO01)	HMO	1.050
CO - Greeley (CO01)	OAQPOS	1.050
CO - Greeley (CO01)	OAHMO	1.050
CO - Greeley (CO01)	Choice II	1.000
CO - Greeley (CO01)	QPOS	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Greeley (CO01)	HMO	1.050
CO - Greeley (CO01)	OAQPOS	1.050
CO - Greeley (CO01)	OAHMO	1.050
CO - Greeley (CO01)	Choice II	1.000
CO - Greeley PMSA	NoProduct	1.150
CO - Greeley PMSA	TC	1.150
CO - Greeley PMSA	TCHL	1.150
CO - Greeley PMSA	OC	0.800
CO - Greeley PMSA	MC	0.850
CO - Greeley PMSA	EPO	0.850
CO - Greeley PMSA	OAMC	0.850
CO - Greeley PMSA	OAEP0	0.850
CO - Greeley PMSA	Choice II	1.000
CO - Gunnison	NoProduct	1.300
CO - Gunnison	TC	1.300
CO - Gunnison	TCHL	1.300
CO - Gunnison	OC	1.300
CO - Gunnison	MC	1.300
CO - Gunnison	EPO	1.300
CO - Gunnison	OAMC	1.300
CO - Gunnison	OAEP0	1.300
CO - Gunnison	Choice II	1.300
CO - Hinsdale	NoProduct	1.300
CO - Hinsdale	TC	1.300
CO - Hinsdale	TCHL	1.300
CO - Hinsdale	OC	1.300
CO - Hinsdale	MC	1.300
CO - Hinsdale	EPO	1.300
CO - Hinsdale	OAMC	1.300
CO - Hinsdale	OAEP0	1.300
CO - Hinsdale	Choice II	1.300
CO - Huerfano	NoProduct	1.300
CO - Huerfano	TC	1.300
CO - Huerfano	TCHL	1.300
CO - Huerfano	OC	1.300
CO - Huerfano	MC	1.300
CO - Huerfano	EPO	1.300
CO - Huerfano	OAMC	1.300
CO - Huerfano	OAEP0	1.300
CO - Huerfano	Choice II	1.300
CO - IndianHills	NoProduct	1.150
CO - IndianHills	TC	1.150
CO - IndianHills	TCHL	1.150
CO - IndianHills	OC	0.800
CO - IndianHills	MC	0.850
CO - IndianHills	EPO	0.850
CO - IndianHills	OAMC	0.850
CO - IndianHills	OAEP0	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - IndianHills	Choice II	1.000
CO - IndianHills (CO01)	QPOS	1.050
CO - IndianHills (CO01)	HMO	1.050
CO - IndianHills (CO01)	OAQPOS	1.050
CO - IndianHills (CO01)	OAHMO	1.050
CO - IndianHills (CO01)	Choice II	1.000
CO - IndianHills (CO01)	QPOS	1.050
CO - IndianHills (CO01)	HMO	1.050
CO - IndianHills (CO01)	OAQPOS	1.050
CO - IndianHills (CO01)	OAHMO	1.050
CO - IndianHills (CO01)	Choice II	1.000
CO - Jackson	NoProduct	1.300
CO - Jackson	TC	1.300
CO - Jackson	TCHL	1.300
CO - Jackson	OC	1.300
CO - Jackson	MC	1.300
CO - Jackson	EPO	1.300
CO - Jackson	OAMC	1.300
CO - Jackson	OAEP0	1.300
CO - Jackson	Choice II	1.300
CO - Kiowa	NoProduct	1.300
CO - Kiowa	TC	1.300
CO - Kiowa	TCHL	1.300
CO - Kiowa	OC	1.300
CO - Kiowa	MC	1.300
CO - Kiowa	EPO	1.300
CO - Kiowa	OAMC	1.300
CO - Kiowa	OAEP0	1.300
CO - Kiowa	Choice II	1.300
CO - KitCarson	NoProduct	1.300
CO - KitCarson	TC	1.300
CO - KitCarson	TCHL	1.300
CO - KitCarson	OC	1.300
CO - KitCarson	MC	1.300
CO - KitCarson	EPO	1.300
CO - KitCarson	OAMC	1.300
CO - KitCarson	OAEP0	1.300
CO - KitCarson	Choice II	1.300
CO - Lake	NoProduct	1.300
CO - Lake	TC	1.300
CO - Lake	TCHL	1.300
CO - Lake	OC	1.300
CO - Lake	MC	1.300
CO - Lake	EPO	1.300
CO - Lake	OAMC	1.300
CO - Lake	OAEP0	1.300
CO - Lake	Choice II	1.300
CO - Lakewood	NoProduct	1.150

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Lakewood	TC	1.150
CO - Lakewood	TCHL	1.150
CO - Lakewood	OC	0.800
CO - Lakewood	MC	0.850
CO - Lakewood	EPO	0.850
CO - Lakewood	OAMC	0.850
CO - Lakewood	OAEPO	0.850
CO - Lakewood	Choice II	1.000
CO - Lakewood (CO01)	QPOS	1.050
CO - Lakewood (CO01)	HMO	1.050
CO - Lakewood (CO01)	OAQPOS	1.050
CO - Lakewood (CO01)	OAHMO	1.050
CO - Lakewood (CO01)	Choice II	1.000
CO - Lakewood (CO01)	QPOS	1.050
CO - Lakewood (CO01)	HMO	1.050
CO - Lakewood (CO01)	OAQPOS	1.050
CO - Lakewood (CO01)	OAHMO	1.050
CO - Lakewood (CO01)	Choice II	1.000
CO - LaPlata	NoProduct	1.300
CO - LaPlata	TC	1.300
CO - LaPlata	TCHL	1.300
CO - LaPlata	OC	1.300
CO - LaPlata	MC	1.300
CO - LaPlata	EPO	1.300
CO - LaPlata	OAMC	1.300
CO - LaPlata	OAEPO	1.300
CO - LaPlata	Choice II	1.300
CO - Larimer (CO01)	QPOS	1.050
CO - Larimer (CO01)	HMO	1.050
CO - Larimer (CO01)	OAQPOS	1.050
CO - Larimer (CO01)	OAHMO	1.050
CO - Larimer (CO01)	Choice II	1.000
CO - LasAnimas	NoProduct	1.300
CO - LasAnimas	TC	1.300
CO - LasAnimas	TCHL	1.300
CO - LasAnimas	OC	1.300
CO - LasAnimas	MC	1.300
CO - LasAnimas	EPO	1.300
CO - LasAnimas	OAMC	1.300
CO - LasAnimas	OAEPO	1.300
CO - LasAnimas	Choice II	1.300
CO - Lincoln	NoProduct	1.300
CO - Lincoln	TC	1.300
CO - Lincoln	TCHL	1.300
CO - Lincoln	OC	1.300
CO - Lincoln	MC	1.300
CO - Lincoln	EPO	1.300
CO - Lincoln	OAMC	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Lincoln	OAEPO	1.300
CO - Lincoln	Choice II	1.300
CO - Littleton	NoProduct	1.150
CO - Littleton	TC	1.150
CO - Littleton	TCHL	1.150
CO - Littleton	OC	0.800
CO - Littleton	MC	0.850
CO - Littleton	EPO	0.850
CO - Littleton	OAMC	0.850
CO - Littleton	OAEPO	0.850
CO - Littleton	Choice II	1.000
CO - Littleton (CO01)	QPOS	1.050
CO - Littleton (CO01)	HMO	1.050
CO - Littleton (CO01)	OAQPOS	1.050
CO - Littleton (CO01)	OAHMO	1.050
CO - Littleton (CO01)	Choice II	1.000
CO - Littleton (CO01)	QPOS	1.050
CO - Littleton (CO01)	HMO	1.050
CO - Littleton (CO01)	OAQPOS	1.050
CO - Littleton (CO01)	OAHMO	1.050
CO - Littleton (CO01)	Choice II	1.000
CO - LoDo	NoProduct	1.150
CO - LoDo	TC	1.150
CO - LoDo	TCHL	1.150
CO - LoDo	OC	0.800
CO - LoDo	MC	0.850
CO - LoDo	EPO	0.850
CO - LoDo	OAMC	0.850
CO - LoDo	OAEPO	0.850
CO - LoDo	Choice II	1.000
CO - LoDo (CO01)	QPOS	1.050
CO - LoDo (CO01)	HMO	1.050
CO - LoDo (CO01)	OAQPOS	1.050
CO - LoDo (CO01)	OAHMO	1.050
CO - LoDo (CO01)	Choice II	1.000
CO - LoDo (CO01)	QPOS	1.050
CO - LoDo (CO01)	HMO	1.050
CO - LoDo (CO01)	OAQPOS	1.050
CO - LoDo (CO01)	OAHMO	1.050
CO - LoDo (CO01)	Choice II	1.000
CO - Logan	NoProduct	1.300
CO - Logan	TC	1.300
CO - Logan	TCHL	1.300
CO - Logan	OC	1.300
CO - Logan	MC	1.300
CO - Logan	EPO	1.300
CO - Logan	OAMC	1.300
CO - Logan	OAEPO	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Logan	Choice II	1.300
CO - LoneTree	NoProduct	1.150
CO - LoneTree	TC	1.150
CO - LoneTree	TCHL	1.150
CO - LoneTree	OC	0.800
CO - LoneTree	MC	0.850
CO - LoneTree	EPO	0.850
CO - LoneTree	OAMC	0.850
CO - LoneTree	OAEPO	0.850
CO - LoneTree	Choice II	1.000
CO - LoneTree (CO01)	QPOS	1.050
CO - LoneTree (CO01)	HMO	1.050
CO - LoneTree (CO01)	OAQPOS	1.050
CO - LoneTree (CO01)	OAHMO	1.050
CO - LoneTree (CO01)	Choice II	1.000
CO - LoneTree (CO01)	QPOS	1.050
CO - LoneTree (CO01)	HMO	1.050
CO - LoneTree (CO01)	OAQPOS	1.050
CO - LoneTree (CO01)	OAHMO	1.050
CO - LoneTree (CO01)	Choice II	1.000
CO - Longmont	NoProduct	1.150
CO - Longmont	TC	1.150
CO - Longmont	TCHL	1.150
CO - Longmont	OC	0.800
CO - Longmont	MC	0.850
CO - Longmont	EPO	0.850
CO - Longmont	OAMC	0.850
CO - Longmont	OAEPO	0.850
CO - Longmont	Choice II	1.000
CO - Longmont (CO01)	QPOS	1.050
CO - Longmont (CO01)	HMO	1.050
CO - Longmont (CO01)	OAQPOS	1.050
CO - Longmont (CO01)	OAHMO	1.050
CO - Longmont (CO01)	Choice II	1.000
CO - Longmont (CO01)	QPOS	1.050
CO - Longmont (CO01)	HMO	1.050
CO - Longmont (CO01)	OAQPOS	1.050
CO - Longmont (CO01)	OAHMO	1.050
CO - Longmont (CO01)	Choice II	1.000
CO - LongmontE	NoProduct	1.150
CO - LongmontE	TC	1.150
CO - LongmontE	TCHL	1.150
CO - LongmontE	OC	0.800
CO - LongmontE	MC	0.850
CO - LongmontE	EPO	0.850
CO - LongmontE	OAMC	0.850
CO - LongmontE	OAEPO	0.850
CO - LongmontE	Choice II	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - LongmontE (CO01)	QPOS	1.050
CO - LongmontE (CO01)	HMO	1.050
CO - LongmontE (CO01)	OAQPOS	1.050
CO - LongmontE (CO01)	OAHMO	1.050
CO - LongmontE (CO01)	Choice II	1.000
CO - LongmontE (CO01)	QPOS	1.050
CO - LongmontE (CO01)	HMO	1.050
CO - LongmontE (CO01)	OAQPOS	1.050
CO - LongmontE (CO01)	OAHMO	1.050
CO - LongmontE (CO01)	Choice II	1.000
CO - Louisville	NoProduct	1.150
CO - Louisville	TC	1.150
CO - Louisville	TCHL	1.150
CO - Louisville	OC	0.800
CO - Louisville	MC	0.850
CO - Louisville	EPO	0.850
CO - Louisville	OAMC	0.850
CO - Louisville	OAEPO	0.850
CO - Louisville	Choice II	1.000
CO - Louisville (CO01)	QPOS	1.050
CO - Louisville (CO01)	HMO	1.050
CO - Louisville (CO01)	OAQPOS	1.050
CO - Louisville (CO01)	OAHMO	1.050
CO - Louisville (CO01)	Choice II	1.000
CO - Louisville (CO01)	QPOS	1.050
CO - Louisville (CO01)	HMO	1.050
CO - Louisville (CO01)	OAQPOS	1.050
CO - Louisville (CO01)	OAHMO	1.050
CO - Louisville (CO01)	Choice II	1.000
CO - Loveland	NoProduct	1.150
CO - Loveland	TC	1.150
CO - Loveland	TCHL	1.150
CO - Loveland	OC	0.800
CO - Loveland	MC	0.850
CO - Loveland	EPO	0.850
CO - Loveland	OAMC	0.850
CO - Loveland	OAEPO	0.850
CO - Loveland	Choice II	1.000
CO - Loveland (CO01)	QPOS	1.050
CO - Loveland (CO01)	HMO	1.050
CO - Loveland (CO01)	OAQPOS	1.050
CO - Loveland (CO01)	OAHMO	1.050
CO - Loveland (CO01)	Choice II	1.000
CO - Loveland (CO01)	QPOS	1.050
CO - Loveland (CO01)	HMO	1.050
CO - Loveland (CO01)	OAQPOS	1.050
CO - Loveland (CO01)	OAHMO	1.050
CO - Loveland (CO01)	Choice II	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Mineral	NoProduct	1.300
CO - Mineral	TC	1.300
CO - Mineral	TCHL	1.300
CO - Mineral	OC	1.300
CO - Mineral	MC	1.300
CO - Mineral	EPO	1.300
CO - Mineral	OAMC	1.300
CO - Mineral	OAEP0	1.300
CO - Mineral	Choice II	1.300
CO - Moffat	NoProduct	1.300
CO - Moffat	TC	1.300
CO - Moffat	TCHL	1.300
CO - Moffat	OC	1.300
CO - Moffat	MC	1.300
CO - Moffat	EPO	1.300
CO - Moffat	OAMC	1.300
CO - Moffat	OAEP0	1.300
CO - Moffat	Choice II	1.300
CO - Montezuma	NoProduct	1.300
CO - Montezuma	TC	1.300
CO - Montezuma	TCHL	1.300
CO - Montezuma	OC	1.300
CO - Montezuma	MC	1.300
CO - Montezuma	EPO	1.300
CO - Montezuma	OAMC	1.300
CO - Montezuma	OAEP0	1.300
CO - Montezuma	Choice II	1.300
CO - Montrose	NoProduct	1.300
CO - Montrose	TC	1.300
CO - Montrose	TCHL	1.300
CO - Montrose	OC	1.300
CO - Montrose	MC	1.300
CO - Montrose	EPO	1.300
CO - Montrose	OAMC	1.300
CO - Montrose	OAEP0	1.300
CO - Montrose	Choice II	1.300
CO - Morgan	NoProduct	1.300
CO - Morgan	TC	1.300
CO - Morgan	TCHL	1.300
CO - Morgan	OC	1.300
CO - Morgan	MC	1.300
CO - Morgan	EPO	1.300
CO - Morgan	OAMC	1.300
CO - Morgan	OAEP0	1.300
CO - Morgan	Choice II	1.300
CO - MountainView	NoProduct	1.150
CO - MountainView	TC	1.150
CO - MountainView	TCHL	1.150

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - MountainView	OC	0.800
CO - MountainView	MC	0.850
CO - MountainView	EPO	0.850
CO - MountainView	OAMC	0.850
CO - MountainView	OAEPO	0.850
CO - MountainView	Choice II	1.000
CO - MountainView (CO01)	QPOS	1.050
CO - MountainView (CO01)	HMO	1.050
CO - MountainView (CO01)	OAQPOS	1.050
CO - MountainView (CO01)	OAHMO	1.050
CO - MountainView (CO01)	Choice II	1.000
CO - MountainView (CO01)	QPOS	1.050
CO - MountainView (CO01)	HMO	1.050
CO - MountainView (CO01)	OAQPOS	1.050
CO - MountainView (CO01)	OAHMO	1.050
CO - MountainView (CO01)	Choice II	1.000
CO - Otero	NoProduct	1.300
CO - Otero	TC	1.300
CO - Otero	TCHL	1.300
CO - Otero	OC	1.300
CO - Otero	MC	1.300
CO - Otero	EPO	1.300
CO - Otero	OAMC	1.300
CO - Otero	OAEPO	1.300
CO - Otero	Choice II	1.300
CO - Other CO (CO01)	QPOS	1.050
CO - Other CO (CO01)	HMO	1.050
CO - Other CO (CO01)	OAQPOS	1.050
CO - Other CO (CO01)	OAHMO	1.050
CO - Other CO (CO01)	Choice II	1.000
CO - Ouray	NoProduct	1.300
CO - Ouray	TC	1.300
CO - Ouray	TCHL	1.300
CO - Ouray	OC	1.300
CO - Ouray	MC	1.300
CO - Ouray	EPO	1.300
CO - Ouray	OAMC	1.300
CO - Ouray	OAEPO	1.300
CO - Ouray	Choice II	1.300
CO - Park	NoProduct	1.300
CO - Park	TC	1.300
CO - Park	TCHL	1.300
CO - Park	OC	1.300
CO - Park	MC	1.300
CO - Park	EPO	1.300
CO - Park	OAMC	1.300
CO - Park	OAEPO	1.300
CO - Park	Choice II	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Parker	NoProduct	1.150
CO - Parker	TC	1.150
CO - Parker	TCHL	1.150
CO - Parker	OC	0.800
CO - Parker	MC	0.850
CO - Parker	EPO	0.850
CO - Parker	OAMC	0.850
CO - Parker	OAEP0	0.850
CO - Parker	Choice II	1.000
CO - Parker (CO01)	QPOS	1.050
CO - Parker (CO01)	HMO	1.050
CO - Parker (CO01)	OAQPOS	1.050
CO - Parker (CO01)	OAHMO	1.050
CO - Parker (CO01)	Choice II	1.000
CO - Parker (CO01)	QPOS	1.050
CO - Parker (CO01)	HMO	1.050
CO - Parker (CO01)	OAQPOS	1.050
CO - Parker (CO01)	OAHMO	1.050
CO - Parker (CO01)	Choice II	1.000
CO - Phillips	NoProduct	1.300
CO - Phillips	TC	1.300
CO - Phillips	TCHL	1.300
CO - Phillips	OC	1.300
CO - Phillips	MC	1.300
CO - Phillips	EPO	1.300
CO - Phillips	OAMC	1.300
CO - Phillips	OAEP0	1.300
CO - Phillips	Choice II	1.300
CO - Prowers	NoProduct	1.300
CO - Prowers	TC	1.300
CO - Prowers	TCHL	1.300
CO - Prowers	OC	1.300
CO - Prowers	MC	1.300
CO - Prowers	EPO	1.300
CO - Prowers	OAMC	1.300
CO - Prowers	OAEP0	1.300
CO - Prowers	Choice II	1.300
CO - Pueblo (CO01)	QPOS	1.050
CO - Pueblo (CO01)	HMO	1.050
CO - Pueblo (CO01)	OAQPOS	1.050
CO - Pueblo (CO01)	OAHMO	1.050
CO - Pueblo (CO01)	Choice II	1.000
CO - Pueblo MSA	NoProduct	1.150
CO - Pueblo MSA	TC	1.150
CO - Pueblo MSA	TCHL	1.150
CO - Pueblo MSA	OC	0.800
CO - Pueblo MSA	MC	0.850
CO - Pueblo MSA	EPO	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Pueblo MSA	OAMC	0.850
CO - Pueblo MSA	OAEP0	0.850
CO - Pueblo MSA	Choice II	1.000
CO - Rifle	NoProduct	1.300
CO - Rifle	TC	1.300
CO - Rifle	TCHL	1.300
CO - Rifle	OC	1.300
CO - Rifle	MC	1.300
CO - Rifle	EPO	1.300
CO - Rifle	OAMC	1.300
CO - Rifle	OAEP0	1.300
CO - Rifle	Choice II	1.300
CO - RioBlanco	NoProduct	1.300
CO - RioBlanco	TC	1.300
CO - RioBlanco	TCHL	1.300
CO - RioBlanco	OC	1.300
CO - RioBlanco	MC	1.300
CO - RioBlanco	EPO	1.300
CO - RioBlanco	OAMC	1.300
CO - RioBlanco	OAEP0	1.300
CO - RioBlanco	Choice II	1.300
CO - RioGrande	NoProduct	1.300
CO - RioGrande	TC	1.300
CO - RioGrande	TCHL	1.300
CO - RioGrande	OC	1.300
CO - RioGrande	MC	1.300
CO - RioGrande	EPO	1.300
CO - RioGrande	OAMC	1.300
CO - RioGrande	OAEP0	1.300
CO - RioGrande	Choice II	1.300
CO - Routt	NoProduct	1.300
CO - Routt	TC	1.300
CO - Routt	TCHL	1.300
CO - Routt	OC	1.300
CO - Routt	MC	1.300
CO - Routt	EPO	1.300
CO - Routt	OAMC	1.300
CO - Routt	OAEP0	1.300
CO - Routt	Choice II	1.300
CO - Rural CO	NoProduct	1.300
CO - Rural CO	TC	1.300
CO - Rural CO	TCHL	1.300
CO - Rural CO	OC	1.300
CO - Rural CO	MC	1.300
CO - Rural CO	EPO	1.300
CO - Rural CO	OAMC	1.300
CO - Rural CO	OAEP0	1.300
CO - Rural CO	Choice II	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Saguache	NoProduct	1.300
CO - Saguache	TC	1.300
CO - Saguache	TCHL	1.300
CO - Saguache	OC	1.300
CO - Saguache	MC	1.300
CO - Saguache	EPO	1.300
CO - Saguache	OAMC	1.300
CO - Saguache	OAEP0	1.300
CO - Saguache	Choice II	1.300
CO - SanJuan	NoProduct	1.300
CO - SanJuan	TC	1.300
CO - SanJuan	TCHL	1.300
CO - SanJuan	OC	1.300
CO - SanJuan	MC	1.300
CO - SanJuan	EPO	1.300
CO - SanJuan	OAMC	1.300
CO - SanJuan	OAEP0	1.300
CO - SanJuan	Choice II	1.300
CO - SanMiguel	NoProduct	1.300
CO - SanMiguel	TC	1.300
CO - SanMiguel	TCHL	1.300
CO - SanMiguel	OC	1.300
CO - SanMiguel	MC	1.300
CO - SanMiguel	EPO	1.300
CO - SanMiguel	OAMC	1.300
CO - SanMiguel	OAEP0	1.300
CO - SanMiguel	Choice II	1.300
CO - Sedgwick	NoProduct	1.300
CO - Sedgwick	TC	1.300
CO - Sedgwick	TCHL	1.300
CO - Sedgwick	OC	1.300
CO - Sedgwick	MC	1.300
CO - Sedgwick	EPO	1.300
CO - Sedgwick	OAMC	1.300
CO - Sedgwick	OAEP0	1.300
CO - Sedgwick	Choice II	1.300
CO - SouthFederal	NoProduct	1.150
CO - SouthFederal	TC	1.150
CO - SouthFederal	TCHL	1.150
CO - SouthFederal	OC	0.800
CO - SouthFederal	MC	0.850
CO - SouthFederal	EPO	0.850
CO - SouthFederal	OAMC	0.850
CO - SouthFederal	OAEP0	0.850
CO - SouthFederal	Choice II	1.000
CO - SouthFederal (CO01)	QPOS	1.050
CO - SouthFederal (CO01)	HMO	1.050
CO - SouthFederal (CO01)	OAQPOS	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - SouthFederal (CO01)	OAHMO	1.050
CO - SouthFederal (CO01)	Choice II	1.000
CO - SouthFederal (CO01)	QPOS	1.050
CO - SouthFederal (CO01)	HMO	1.050
CO - SouthFederal (CO01)	OAQPOS	1.050
CO - SouthFederal (CO01)	OAHMO	1.050
CO - SouthFederal (CO01)	Choice II	1.000
CO - Teller	NoProduct	1.150
CO - Teller	TC	1.150
CO - Teller	TCHL	1.150
CO - Teller	OC	0.800
CO - Teller	MC	0.850
CO - Teller	EPO	0.850
CO - Teller	OAMC	0.850
CO - Teller	OAEP0	0.850
CO - Teller	Choice II	1.000
CO - Teller (CO01)	QPOS	1.050
CO - Teller (CO01)	HMO	1.050
CO - Teller (CO01)	OAQPOS	1.050
CO - Teller (CO01)	OAHMO	1.050
CO - Teller (CO01)	Choice II	1.000
CO - Teller (CO01)	QPOS	1.050
CO - Teller (CO01)	HMO	1.050
CO - Teller (CO01)	OAQPOS	1.050
CO - Teller (CO01)	OAHMO	1.050
CO - Teller (CO01)	Choice II	1.000
CO - Thornton	NoProduct	1.150
CO - Thornton	TC	1.150
CO - Thornton	TCHL	1.150
CO - Thornton	OC	0.800
CO - Thornton	MC	0.850
CO - Thornton	EPO	0.850
CO - Thornton	OAMC	0.850
CO - Thornton	OAEP0	0.850
CO - Thornton	Choice II	1.000
CO - Thornton (CO01)	QPOS	1.050
CO - Thornton (CO01)	HMO	1.050
CO - Thornton (CO01)	OAQPOS	1.050
CO - Thornton (CO01)	OAHMO	1.050
CO - Thornton (CO01)	Choice II	1.000
CO - Thornton (CO01)	QPOS	1.050
CO - Thornton (CO01)	HMO	1.050
CO - Thornton (CO01)	OAQPOS	1.050
CO - Thornton (CO01)	OAHMO	1.050
CO - Thornton (CO01)	Choice II	1.000
CO - UofD	NoProduct	1.150
CO - UofD	TC	1.150
CO - UofD	TCHL	1.150

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - UofD	OC	0.800
CO - UofD	MC	0.850
CO - UofD	EPO	0.850
CO - UofD	OAMC	0.850
CO - UofD	OAEPO	0.850
CO - UofD	Choice II	1.000
CO - UofD (CO01)	QPOS	1.050
CO - UofD (CO01)	HMO	1.050
CO - UofD (CO01)	OAQPOS	1.050
CO - UofD (CO01)	OAHMO	1.050
CO - UofD (CO01)	Choice II	1.000
CO - UofD (CO01)	QPOS	1.050
CO - UofD (CO01)	HMO	1.050
CO - UofD (CO01)	OAQPOS	1.050
CO - UofD (CO01)	OAHMO	1.050
CO - UofD (CO01)	Choice II	1.000
CO - Uptown	NoProduct	1.150
CO - Uptown	TC	1.150
CO - Uptown	TCHL	1.150
CO - Uptown	OC	0.800
CO - Uptown	MC	0.850
CO - Uptown	EPO	0.850
CO - Uptown	OAMC	0.850
CO - Uptown	OAEPO	0.850
CO - Uptown	Choice II	1.000
CO - Uptown (CO01)	QPOS	1.050
CO - Uptown (CO01)	HMO	1.050
CO - Uptown (CO01)	OAQPOS	1.050
CO - Uptown (CO01)	OAHMO	1.050
CO - Uptown (CO01)	Choice II	1.000
CO - Uptown (CO01)	QPOS	1.050
CO - Uptown (CO01)	HMO	1.050
CO - Uptown (CO01)	OAQPOS	1.050
CO - Uptown (CO01)	OAHMO	1.050
CO - Uptown (CO01)	Choice II	1.000
CO - Vail	NoProduct	1.300
CO - Vail	TC	1.300
CO - Vail	TCHL	1.300
CO - Vail	OC	1.300
CO - Vail	MC	1.300
CO - Vail	EPO	1.300
CO - Vail	OAMC	1.300
CO - Vail	OAEPO	1.300
CO - Vail	Choice II	1.300
CO - Washington	NoProduct	1.300
CO - Washington	TC	1.300
CO - Washington	TCHL	1.300
CO - Washington	OC	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Washington	MC	1.300
CO - Washington	EPO	1.300
CO - Washington	OAMC	1.300
CO - Washington	OAEPO	1.300
CO - Washington	Choice II	1.300
CO - WashingtonPark	NoProduct	1.150
CO - WashingtonPark	TC	1.150
CO - WashingtonPark	TCHL	1.150
CO - WashingtonPark	OC	0.800
CO - WashingtonPark	MC	0.850
CO - WashingtonPark	EPO	0.850
CO - WashingtonPark	OAMC	0.850
CO - WashingtonPark	OAEPO	0.850
CO - WashingtonPark	Choice II	1.000
CO - WashingtonPark (CO01)	QPOS	1.050
CO - WashingtonPark (CO01)	HMO	1.050
CO - WashingtonPark (CO01)	OAQPOS	1.050
CO - WashingtonPark (CO01)	OAHMO	1.050
CO - WashingtonPark (CO01)	Choice II	1.000
CO - WashingtonPark (CO01)	QPOS	1.050
CO - WashingtonPark (CO01)	HMO	1.050
CO - WashingtonPark (CO01)	OAQPOS	1.050
CO - WashingtonPark (CO01)	OAHMO	1.050
CO - WashingtonPark (CO01)	Choice II	1.000
CO - Weld (CO01)	QPOS	1.050
CO - Weld (CO01)	HMO	1.050
CO - Weld (CO01)	OAQPOS	1.050
CO - Weld (CO01)	OAHMO	1.050
CO - Weld (CO01)	Choice II	1.000
CO - Westminster	NoProduct	1.150
CO - Westminster	TC	1.150
CO - Westminster	TCHL	1.150
CO - Westminster	OC	0.800
CO - Westminster	MC	0.850
CO - Westminster	EPO	0.850
CO - Westminster	OAMC	0.850
CO - Westminster	OAEPO	0.850
CO - Westminster	Choice II	1.000
CO - Westminster (CO01)	QPOS	1.050
CO - Westminster (CO01)	HMO	1.050
CO - Westminster (CO01)	OAQPOS	1.050
CO - Westminster (CO01)	OAHMO	1.050
CO - Westminster (CO01)	Choice II	1.000
CO - Westminster (CO01)	QPOS	1.050
CO - Westminster (CO01)	HMO	1.050
CO - Westminster (CO01)	OAQPOS	1.050
CO - Westminster (CO01)	OAHMO	1.050
CO - Westminster (CO01)	Choice II	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - WheatRidge	NoProduct	1.150
CO - WheatRidge	TC	1.150
CO - WheatRidge	TCHL	1.150
CO - WheatRidge	OC	0.800
CO - WheatRidge	MC	0.850
CO - WheatRidge	EPO	0.850
CO - WheatRidge	OAMC	0.850
CO - WheatRidge	OAEP0	0.850
CO - WheatRidge	Choice II	1.000
CO - WheatRidge (CO01)	QPOS	1.050
CO - WheatRidge (CO01)	HMO	1.050
CO - WheatRidge (CO01)	OAQPOS	1.050
CO - WheatRidge (CO01)	OAHMO	1.050
CO - WheatRidge (CO01)	Choice II	1.000
CO - WheatRidge (CO01)	QPOS	1.050
CO - WheatRidge (CO01)	HMO	1.050
CO - WheatRidge (CO01)	OAQPOS	1.050
CO - WheatRidge (CO01)	OAHMO	1.050
CO - WheatRidge (CO01)	Choice II	1.000
CO - Yuma	NoProduct	1.300
CO - Yuma	TC	1.300
CO - Yuma	TCHL	1.300
CO - Yuma	OC	1.300
CO - Yuma	MC	1.300
CO - Yuma	EPO	1.300
CO - Yuma	OAMC	1.300
CO - Yuma	OAEP0	1.300
CO - Yuma	Choice II	1.300
CT - BRIDGEPORT	NoProduct	0.950
CT - BRIDGEPORT	TC	0.950
CT - BRIDGEPORT	TCHL	0.950
CT - BRIDGEPORT	OC	1.000
CT - BRIDGEPORT	MC	0.850
CT - BRIDGEPORT	EPO	0.850
CT - BRIDGEPORT	OAMC	0.850
CT - BRIDGEPORT	OAEP0	0.850
CT - BRIDGEPORT	Choice II	0.800
CT - City of Waterbury (GN03)	QPOS	0.950
CT - City of Waterbury (GN03)	HMO	0.950
CT - City of Waterbury (GN03)	OAQPOS	0.950
CT - City of Waterbury (GN03)	OAHMO	0.950
CT - City of Waterbury (GN03)	Choice II	0.800
CT - Connecticut (GN03)	QPOS	0.950
CT - Connecticut (GN03)	QPOS	0.950
CT - Connecticut (GN03)	HMO	0.950
CT - Connecticut (GN03)	HMO	0.950
CT - Connecticut (GN03)	OAQPOS	0.950
CT - Connecticut (GN03)	OAQPOS	0.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CT - Connecticut (GN03)	OAHMO	0.950
CT - Connecticut (GN03)	OAHMO	0.950
CT - Connecticut (GN03)	Choice II	0.800
CT - Connecticut (GN03)	Choice II	0.800
CT - CT Golden Choice (GN03)	QPOS	0.950
CT - CT Golden Choice (GN03)	QPOS	0.950
CT - CT Golden Choice (GN03)	HMO	0.950
CT - CT Golden Choice (GN03)	HMO	0.950
CT - CT Golden Choice (GN03)	OAQPOS	0.950
CT - CT Golden Choice (GN03)	OAQPOS	0.950
CT - CT Golden Choice (GN03)	OAHMO	0.950
CT - CT Golden Choice (GN03)	OAHMO	0.950
CT - CT Golden Choice (GN03)	Choice II	0.800
CT - CT Golden Choice (GN03)	Choice II	0.800
CT - Fairfield County (GN03)	QPOS	0.950
CT - Fairfield County (GN03)	HMO	0.950
CT - Fairfield County (GN03)	OAQPOS	0.950
CT - Fairfield County (GN03)	OAHMO	0.950
CT - Fairfield County (GN03)	Choice II	0.800
CT - HARTFORD	NoProduct	0.950
CT - HARTFORD	TC	0.950
CT - HARTFORD	TCHL	0.950
CT - HARTFORD	OC	1.000
CT - HARTFORD	MC	0.850
CT - HARTFORD	EPO	0.850
CT - HARTFORD	OAMC	0.850
CT - HARTFORD	OAEP0	0.850
CT - HARTFORD	Choice II	0.800
CT - Hartford County (GN03)	QPOS	0.950
CT - Hartford County (GN03)	HMO	0.950
CT - Hartford County (GN03)	OAQPOS	0.950
CT - Hartford County (GN03)	OAHMO	0.950
CT - Hartford County (GN03)	Choice II	0.800
CT - LITCHFIELD	NoProduct	0.950
CT - LITCHFIELD	TC	0.950
CT - LITCHFIELD	TCHL	0.950
CT - LITCHFIELD	OC	1.000
CT - LITCHFIELD	MC	0.850
CT - LITCHFIELD	EPO	0.850
CT - LITCHFIELD	OAMC	0.850
CT - LITCHFIELD	OAEP0	0.850
CT - LITCHFIELD	Choice II	0.800
CT - Litchfield County (GN03)	QPOS	0.950
CT - Litchfield County (GN03)	HMO	0.950
CT - Litchfield County (GN03)	OAQPOS	0.950
CT - Litchfield County (GN03)	OAHMO	0.950
CT - Litchfield County (GN03)	Choice II	0.800
CT - MIDDLESEX	NoProduct	0.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CT - MIDDLESEX	TC	0.950
CT - MIDDLESEX	TCHL	0.950
CT - MIDDLESEX	OC	1.000
CT - MIDDLESEX	MC	0.850
CT - MIDDLESEX	EPO	0.850
CT - MIDDLESEX	OAMC	0.850
CT - MIDDLESEX	OAEPO	0.850
CT - MIDDLESEX	Choice II	0.800
CT - Middlesex County (GN03)	QPOS	0.950
CT - Middlesex County (GN03)	HMO	0.950
CT - Middlesex County (GN03)	OAQPOS	0.950
CT - Middlesex County (GN03)	OAHMO	0.950
CT - Middlesex County (GN03)	Choice II	0.800
CT - N Haven (excl Wtrbry) (GN03)	QPOS	0.950
CT - N Haven (excl Wtrbry) (GN03)	HMO	0.950
CT - N Haven (excl Wtrbry) (GN03)	OAQPOS	0.950
CT - N Haven (excl Wtrbry) (GN03)	OAHMO	0.950
CT - N Haven (excl Wtrbry) (GN03)	Choice II	0.800
CT - New Haven	NoProduct	0.950
CT - New Haven	TC	0.950
CT - New Haven	TCHL	0.950
CT - New Haven	OC	1.000
CT - New Haven	MC	0.850
CT - New Haven	EPO	0.850
CT - New Haven	OAMC	0.850
CT - New Haven	OAEPO	0.850
CT - New Haven	Choice II	0.800
CT - NEW LONDON	NoProduct	0.950
CT - NEW LONDON	TC	0.950
CT - NEW LONDON	TCHL	0.950
CT - NEW LONDON	OC	1.000
CT - NEW LONDON	MC	0.850
CT - NEW LONDON	EPO	0.850
CT - NEW LONDON	OAMC	0.850
CT - NEW LONDON	OAEPO	0.850
CT - NEW LONDON	Choice II	0.800
CT - New London County (GN03)	QPOS	0.950
CT - New London County (GN03)	HMO	0.950
CT - New London County (GN03)	OAQPOS	0.950
CT - New London County (GN03)	OAHMO	0.950
CT - New London County (GN03)	Choice II	0.800
CT - TOLLAND	NoProduct	0.950
CT - TOLLAND	TC	0.950
CT - TOLLAND	TCHL	0.950
CT - TOLLAND	OC	1.000
CT - TOLLAND	MC	0.850
CT - TOLLAND	EPO	0.850
CT - TOLLAND	OAMC	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CT - TOLLAND	OAEPO	0.850
CT - TOLLAND	Choice II	0.800
CT - Tolland County (GN03)	QPOS	0.950
CT - Tolland County (GN03)	HMO	0.950
CT - Tolland County (GN03)	OAQPOS	0.950
CT - Tolland County (GN03)	OAHMO	0.950
CT - Tolland County (GN03)	Choice II	0.800
CT - Waterbury	NoProduct	0.950
CT - Waterbury	TC	0.950
CT - Waterbury	TCHL	0.950
CT - Waterbury	OC	1.000
CT - Waterbury	MC	0.850
CT - Waterbury	EPO	0.850
CT - Waterbury	OAMC	0.850
CT - Waterbury	OAEPO	0.850
CT - Waterbury	Choice II	0.800
CT - WINDHAM	NoProduct	0.950
CT - WINDHAM	TC	0.950
CT - WINDHAM	TCHL	0.950
CT - WINDHAM	OC	1.000
CT - WINDHAM	MC	0.850
CT - WINDHAM	EPO	0.850
CT - WINDHAM	OAMC	0.850
CT - WINDHAM	OAEPO	0.850
CT - WINDHAM	Choice II	0.800
CT - Windham County (GN03)	QPOS	0.950
CT - Windham County (GN03)	HMO	0.950
CT - Windham County (GN03)	OAQPOS	0.950
CT - Windham County (GN03)	OAHMO	0.950
CT - Windham County (GN03)	Choice II	0.800
DC - All Others DC	NoProduct	0.900
DC - All Others DC	TC	0.900
DC - All Others DC	TCHL	0.900
DC - All Others DC	OC	0.750
DC - All Others DC	MC	0.750
DC - All Others DC	EPO	0.750
DC - All Others DC	OAMC	0.750
DC - All Others DC	OAEPO	0.750
DC - All Others DC	Choice II	0.700
DC - District of Columbia (DC01)	QPOS	0.900
DC - District of Columbia (DC01)	QPOS	0.900
DC - District of Columbia (DC01)	HMO	0.900
DC - District of Columbia (DC01)	HMO	0.900
DC - District of Columbia (DC01)	OAQPOS	0.900
DC - District of Columbia (DC01)	OAQPOS	0.900
DC - District of Columbia (DC01)	OAHMO	0.900
DC - District of Columbia (DC01)	OAHMO	0.900
DC - District of Columbia (DC01)	Choice II	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
DC - District of Columbia (DC01)	Choice II	0.700
DC - Washington DC (DC01)	QPOS	0.900
DC - Washington DC (DC01)	HMO	0.900
DC - Washington DC (DC01)	OAQPOS	0.900
DC - Washington DC (DC01)	OAHMO	0.900
DC - Washington DC (DC01)	Choice II	0.700
DE - Delaware (DE01)	QPOS	1.000
DE - Delaware (DE01)	QPOS	1.000
DE - Delaware (DE01)	HMO	1.000
DE - Delaware (DE01)	HMO	1.000
DE - Delaware (DE01)	OAQPOS	1.000
DE - Delaware (DE01)	OAQPOS	1.000
DE - Delaware (DE01)	OAHMO	1.000
DE - Delaware (DE01)	OAHMO	1.000
DE - Delaware (DE01)	Choice II	0.850
DE - Delaware (DE01)	Choice II	0.850
DE - Delaware Medicare PPO (DE01)	QPOS	1.000
DE - Delaware Medicare PPO (DE01)	QPOS	1.000
DE - Delaware Medicare PPO (DE01)	HMO	1.000
DE - Delaware Medicare PPO (DE01)	HMO	1.000
DE - Delaware Medicare PPO (DE01)	OAQPOS	1.000
DE - Delaware Medicare PPO (DE01)	OAQPOS	1.000
DE - Delaware Medicare PPO (DE01)	OAHMO	1.000
DE - Delaware Medicare PPO (DE01)	OAHMO	1.000
DE - Delaware Medicare PPO (DE01)	Choice II	0.850
DE - Delaware Medicare PPO (DE01)	Choice II	0.850
DE - WILMINGTON	NoProduct	1.050
DE - WILMINGTON	TC	1.050
DE - WILMINGTON	TCHL	1.050
DE - WILMINGTON	OC	0.900
DE - WILMINGTON	MC	0.900
DE - WILMINGTON	EPO	0.900
DE - WILMINGTON	OAMC	0.900
DE - WILMINGTON	OAEP0	0.900
DE - WILMINGTON	Choice II	0.850
FL - Alachua/Marion (FL01)	QPOS	0.799
FL - Alachua/Marion (FL01)	HMO	0.749
FL - Alachua/Marion (FL01)	OAQPOS	0.799
FL - Alachua/Marion (FL01)	OAHMO	0.749
FL - Alachua/Marion (FL01)	Choice II	0.799
FL - Arcadia	NoProduct	1.150
FL - Arcadia	TC	1.150
FL - Arcadia	TCHL	1.150
FL - Arcadia	OC	0.885
FL - Arcadia	MC	0.836
FL - Arcadia	EPO	0.836
FL - Arcadia	OAMC	0.836
FL - Arcadia	OAEP0	0.836

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Arcadia	Choice II	0.787
FL - Brevard	NoProduct	1.150
FL - Brevard	TC	1.150
FL - Brevard	TCHL	1.150
FL - Brevard	OC	1.149
FL - Brevard	MC	1.149
FL - Brevard	EPO	1.149
FL - Brevard	OAMC	1.149
FL - Brevard	OAEPO	1.149
FL - Brevard	Choice II	0.900
FL - Brevard (FL02)	QPOS	1.049
FL - Brevard (FL02)	HMO	0.949
FL - Brevard (FL02)	OAQPOS	1.049
FL - Brevard (FL02)	OAHMO	0.949
FL - Brevard (FL02)	Choice II	0.900
FL - Brevard/Volusia (FL02)	QPOS	1.049
FL - Brevard/Volusia (FL02)	HMO	0.949
FL - Brevard/Volusia (FL02)	OAQPOS	1.049
FL - Brevard/Volusia (FL02)	OAHMO	0.949
FL - Brevard/Volusia (FL02)	Choice II	0.900
FL - Broward	NoProduct	1.350
FL - Broward	TC	1.350
FL - Broward	TCHL	1.350
FL - Broward	OC	1.599
FL - Broward	MC	1.199
FL - Broward	EPO	1.199
FL - Broward	OAMC	1.199
FL - Broward	OAEPO	1.199
FL - Broward	Choice II	0.999
FL - Broward (FL04)	QPOS	1.199
FL - Broward (FL04)	HMO	0.899
FL - Broward (FL04)	OAQPOS	1.199
FL - Broward (FL04)	OAHMO	0.899
FL - Broward (FL04)	Choice II	1.199
FL - Calhoun	NoProduct	1.350
FL - Calhoun	TC	1.350
FL - Calhoun	TCHL	1.350
FL - Calhoun	OC	1.599
FL - Calhoun	MC	1.199
FL - Calhoun	EPO	1.199
FL - Calhoun	OAMC	1.199
FL - Calhoun	OAEPO	1.199
FL - Calhoun	Choice II	0.999
FL - Citrus (FL03)	QPOS	0.885
FL - Citrus (FL03)	HMO	0.738
FL - Citrus (FL03)	OAQPOS	0.885
FL - Citrus (FL03)	OAHMO	0.738
FL - Citrus (FL03)	Choice II	0.787

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Collier (FL03)	QPOS	0.885
FL - Collier (FL03)	HMO	0.738
FL - Collier (FL03)	OAQPOS	0.885
FL - Collier (FL03)	OAHMO	0.738
FL - Collier (FL03)	Choice II	0.787
FL - Dixie	NoProduct	1.150
FL - Dixie	TC	1.150
FL - Dixie	TCHL	1.150
FL - Dixie	OC	1.099
FL - Dixie	MC	1.099
FL - Dixie	EPO	1.099
FL - Dixie	OAMC	1.099
FL - Dixie	OAEPO	1.099
FL - Dixie	Choice II	0.799
FL - FORT MYERS	NoProduct	1.150
FL - FORT MYERS	TC	1.150
FL - FORT MYERS	TCHL	1.150
FL - FORT MYERS	OC	0.885
FL - FORT MYERS	MC	0.836
FL - FORT MYERS	EPO	0.836
FL - FORT MYERS	OAMC	0.836
FL - FORT MYERS	OAEPO	0.836
FL - FORT MYERS	Choice II	0.787
FL - Fort Myers (FL03)	QPOS	0.885
FL - Fort Myers (FL03)	HMO	0.738
FL - Fort Myers (FL03)	OAQPOS	0.885
FL - Fort Myers (FL03)	OAHMO	0.738
FL - Fort Myers (FL03)	Choice II	0.787
FL - GAINESVILLE	NoProduct	1.150
FL - GAINESVILLE	TC	1.150
FL - GAINESVILLE	TCHL	1.150
FL - GAINESVILLE	OC	1.099
FL - GAINESVILLE	MC	1.099
FL - GAINESVILLE	EPO	1.099
FL - GAINESVILLE	OAMC	1.099
FL - GAINESVILLE	OAEPO	1.099
FL - GAINESVILLE	Choice II	0.799
FL - Hamilton	NoProduct	1.350
FL - Hamilton	TC	1.350
FL - Hamilton	TCHL	1.350
FL - Hamilton	OC	1.599
FL - Hamilton	MC	1.199
FL - Hamilton	EPO	1.199
FL - Hamilton	OAMC	1.199
FL - Hamilton	OAEPO	1.199
FL - Hamilton	Choice II	0.999
FL - Highlands (FL03)	QPOS	0.885
FL - Highlands (FL03)	HMO	0.738

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Highlands (FL03)	OAQPOS	0.885
FL - Highlands (FL03)	OAHMO	0.738
FL - Highlands (FL03)	Choice II	0.787
FL - Hollywood	NoProduct	1.350
FL - Hollywood	TC	1.350
FL - Hollywood	TCHL	1.350
FL - Hollywood	OC	1.599
FL - Hollywood	MC	1.199
FL - Hollywood	EPO	1.199
FL - Hollywood	OAMC	1.199
FL - Hollywood	OAEPO	1.199
FL - Hollywood	Choice II	0.999
FL - Indian River	NoProduct	1.150
FL - Indian River	TC	1.150
FL - Indian River	TCHL	1.150
FL - Indian River	OC	1.149
FL - Indian River	MC	1.149
FL - Indian River	EPO	1.149
FL - Indian River	OAMC	1.149
FL - Indian River	OAEPO	1.149
FL - Indian River	Choice II	0.900
FL - Jacksonville	NoProduct	1.150
FL - Jacksonville	TC	1.150
FL - Jacksonville	TCHL	1.150
FL - Jacksonville	OC	1.099
FL - Jacksonville	MC	1.099
FL - Jacksonville	EPO	1.099
FL - Jacksonville	OAMC	1.099
FL - Jacksonville	OAEPO	1.099
FL - Jacksonville	Choice II	0.799
FL - Jacksonville (FL01)	QPOS	0.799
FL - Jacksonville (FL01)	HMO	0.749
FL - Jacksonville (FL01)	OAQPOS	0.799
FL - Jacksonville (FL01)	OAHMO	0.749
FL - Jacksonville (FL01)	Choice II	0.799
FL - KEY WEST	NoProduct	1.350
FL - KEY WEST	TC	1.350
FL - KEY WEST	TCHL	1.350
FL - KEY WEST	OC	1.599
FL - KEY WEST	MC	1.199
FL - KEY WEST	EPO	1.199
FL - KEY WEST	OAMC	1.199
FL - KEY WEST	OAEPO	1.199
FL - KEY WEST	Choice II	0.999
FL - Leon (FL08)	QPOS	0.799
FL - Leon (FL08)	HMO	0.749
FL - Leon (FL08)	OAQPOS	0.799
FL - Leon (FL08)	OAHMO	0.749

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Leon (FL08)	Choice II	0.799
FL - MELBOURNE	NoProduct	1.150
FL - MELBOURNE	TC	1.150
FL - MELBOURNE	TCHL	1.150
FL - MELBOURNE	OC	1.149
FL - MELBOURNE	MC	1.149
FL - MELBOURNE	EPO	1.149
FL - MELBOURNE	OAMC	1.149
FL - MELBOURNE	OAEPO	1.149
FL - MELBOURNE	Choice II	0.900
FL - MIAMI	NoProduct	1.650
FL - MIAMI	TC	1.650
FL - MIAMI	TCHL	1.650
FL - MIAMI	OC	1.599
FL - MIAMI	MC	1.199
FL - MIAMI	EPO	1.199
FL - MIAMI	OAMC	1.199
FL - MIAMI	OAEPO	1.199
FL - MIAMI	Choice II	1.199
FL - Miami/Dade (FL04)	QPOS	1.199
FL - Miami/Dade (FL04)	HMO	0.899
FL - Miami/Dade (FL04)	OAQPOS	1.199
FL - Miami/Dade (FL04)	OAHMO	0.899
FL - Miami/Dade (FL04)	Choice II	1.199
FL - NAPLES	NoProduct	1.150
FL - NAPLES	TC	1.150
FL - NAPLES	TCHL	1.150
FL - NAPLES	OC	0.885
FL - NAPLES	MC	0.836
FL - NAPLES	EPO	0.836
FL - NAPLES	OAMC	0.836
FL - NAPLES	OAEPO	0.836
FL - NAPLES	Choice II	0.787
FL - Northern Florida (FL01)	QPOS	0.799
FL - Northern Florida (FL01)	QPOS	0.799
FL - Northern Florida (FL01)	HMO	0.749
FL - Northern Florida (FL01)	HMO	0.749
FL - Northern Florida (FL01)	OAQPOS	0.799
FL - Northern Florida (FL01)	OAQPOS	0.799
FL - Northern Florida (FL01)	OAHMO	0.749
FL - Northern Florida (FL01)	OAHMO	0.749
FL - Northern Florida (FL01)	Choice II	0.799
FL - Northern Florida (FL01)	Choice II	0.799
FL - Ocala	NoProduct	1.150
FL - Ocala	TC	1.150
FL - Ocala	TCHL	1.150
FL - Ocala	OC	1.099
FL - Ocala	MC	1.099

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Ocala	EPO	1.099
FL - Ocala	OAMC	1.099
FL - Ocala	OAEPO	1.099
FL - Ocala	Choice II	0.799
FL - ORLANDO	NoProduct	1.150
FL - ORLANDO	TC	1.150
FL - ORLANDO	TCHL	1.150
FL - ORLANDO	OC	1.149
FL - ORLANDO	MC	1.149
FL - ORLANDO	EPO	1.149
FL - ORLANDO	OAMC	1.149
FL - ORLANDO	OAEPO	1.149
FL - ORLANDO	Choice II	0.900
FL - Orlando (FL02)	QPOS	1.049
FL - Orlando (FL02)	QPOS	1.049
FL - Orlando (FL02)	HMO	0.949
FL - Orlando (FL02)	HMO	0.949
FL - Orlando (FL02)	OAQPOS	1.049
FL - Orlando (FL02)	OAQPOS	1.049
FL - Orlando (FL02)	OAHMO	0.949
FL - Orlando (FL02)	OAHMO	0.949
FL - Orlando (FL02)	Choice II	0.900
FL - Orlando (FL02)	Choice II	0.900
FL - OrlandoM (FL02)	QPOS	1.049
FL - OrlandoM (FL02)	HMO	0.949
FL - OrlandoM (FL02)	OAQPOS	1.049
FL - OrlandoM (FL02)	OAHMO	0.949
FL - OrlandoM (FL02)	Choice II	0.900
FL - Panama City	NoProduct	1.150
FL - Panama City	TC	1.150
FL - Panama City	TCHL	1.150
FL - Panama City	OC	1.099
FL - Panama City	MC	1.099
FL - Panama City	EPO	1.099
FL - Panama City	OAMC	1.099
FL - Panama City	OAEPO	1.099
FL - Panama City	Choice II	0.799
FL - PENSACOLA	NoProduct	1.150
FL - PENSACOLA	TC	1.150
FL - PENSACOLA	TCHL	1.150
FL - PENSACOLA	OC	1.099
FL - PENSACOLA	MC	1.099
FL - PENSACOLA	EPO	1.099
FL - PENSACOLA	OAMC	1.099
FL - PENSACOLA	OAEPO	1.099
FL - PENSACOLA	Choice II	0.799
FL - Putnam County	NoProduct	1.150
FL - Putnam County	TC	1.150

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Putnam County	TCHL	1.150
FL - Putnam County	OC	1.099
FL - Putnam County	MC	1.099
FL - Putnam County	EPO	1.099
FL - Putnam County	OAMC	1.099
FL - Putnam County	OAEPO	1.099
FL - Putnam County	Choice II	0.799
FL - SARASOTA	NoProduct	1.150
FL - SARASOTA	TC	1.150
FL - SARASOTA	TCHL	1.150
FL - SARASOTA	OC	0.885
FL - SARASOTA	MC	0.836
FL - SARASOTA	EPO	0.836
FL - SARASOTA	OAMC	0.836
FL - SARASOTA	OAEPO	0.836
FL - SARASOTA	Choice II	0.787
FL - South Florida (FL04)	QPOS	1.199
FL - South Florida (FL04)	HMO	0.899
FL - South Florida (FL04)	OAQPOS	1.199
FL - South Florida (FL04)	OAHMO	0.899
FL - South Florida (FL04)	Choice II	1.199
FL - Southern Florida (FL04)	QPOS	1.199
FL - Southern Florida (FL04)	QPOS	1.199
FL - Southern Florida (FL04)	HMO	0.899
FL - Southern Florida (FL04)	HMO	0.899
FL - Southern Florida (FL04)	OAQPOS	1.199
FL - Southern Florida (FL04)	OAQPOS	1.199
FL - Southern Florida (FL04)	OAHMO	0.899
FL - Southern Florida (FL04)	OAHMO	0.899
FL - Southern Florida (FL04)	Choice II	1.199
FL - Southern Florida (FL04)	Choice II	1.199
FL - TALLAHASSEE	NoProduct	1.150
FL - TALLAHASSEE	TC	1.150
FL - TALLAHASSEE	TCHL	1.150
FL - TALLAHASSEE	OC	1.099
FL - TALLAHASSEE	MC	1.099
FL - TALLAHASSEE	EPO	1.099
FL - TALLAHASSEE	OAMC	1.099
FL - TALLAHASSEE	OAEPO	1.099
FL - TALLAHASSEE	Choice II	0.799
FL - TAMPA	NoProduct	1.150
FL - TAMPA	TC	1.150
FL - TAMPA	TCHL	1.150
FL - TAMPA	OC	0.885
FL - TAMPA	MC	0.836
FL - TAMPA	EPO	0.836
FL - TAMPA	OAMC	0.836
FL - TAMPA	OAEPO	0.836

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - TAMPA	Choice II	0.787
FL - Tampa 1 (Central) (FL03)	QPOS	0.885
FL - Tampa 1 (Central) (FL03)	HMO	0.738
FL - Tampa 1 (Central) (FL03)	OAQPOS	0.885
FL - Tampa 1 (Central) (FL03)	OAHMO	0.738
FL - Tampa 1 (Central) (FL03)	Choice II	0.787
FL - Tampa 1 Central	NoProduct	1.150
FL - Tampa 1 Central	TC	1.150
FL - Tampa 1 Central	TCHL	1.150
FL - Tampa 1 Central	OC	0.885
FL - Tampa 1 Central	MC	0.836
FL - Tampa 1 Central	EPO	0.836
FL - Tampa 1 Central	OAMC	0.836
FL - Tampa 1 Central	OAEPO	0.836
FL - Tampa 1 Central	Choice II	0.787
FL - Tampa 2 (South) (FL03)	QPOS	0.885
FL - Tampa 2 (South) (FL03)	HMO	0.738
FL - Tampa 2 (South) (FL03)	OAQPOS	0.885
FL - Tampa 2 (South) (FL03)	OAHMO	0.738
FL - Tampa 2 (South) (FL03)	Choice II	0.787
FL - Tampa 2 South	NoProduct	1.150
FL - Tampa 2 South	TC	1.150
FL - Tampa 2 South	TCHL	1.150
FL - Tampa 2 South	OC	0.885
FL - Tampa 2 South	MC	0.836
FL - Tampa 2 South	EPO	0.836
FL - Tampa 2 South	OAMC	0.836
FL - Tampa 2 South	OAEPO	0.836
FL - Tampa 2 South	Choice II	0.787
FL - Tampa 3 (Polk/Pasco) (FL03)	QPOS	0.885
FL - Tampa 3 (Polk/Pasco) (FL03)	HMO	0.738
FL - Tampa 3 (Polk/Pasco) (FL03)	OAQPOS	0.885
FL - Tampa 3 (Polk/Pasco) (FL03)	OAHMO	0.738
FL - Tampa 3 (Polk/Pasco) (FL03)	Choice II	0.787
FL - Tampa 3 Polk/Pasco	NoProduct	1.150
FL - Tampa 3 Polk/Pasco	TC	1.150
FL - Tampa 3 Polk/Pasco	TCHL	1.150
FL - Tampa 3 Polk/Pasco	OC	0.885
FL - Tampa 3 Polk/Pasco	MC	0.836
FL - Tampa 3 Polk/Pasco	EPO	0.836
FL - Tampa 3 Polk/Pasco	OAMC	0.836
FL - Tampa 3 Polk/Pasco	OAEPO	0.836
FL - Tampa 3 Polk/Pasco	Choice II	0.787
FL - Tampa/St. Petersburg (FL03)	QPOS	0.885
FL - Tampa/St. Petersburg (FL03)	QPOS	0.885
FL - Tampa/St. Petersburg (FL03)	HMO	0.738
FL - Tampa/St. Petersburg (FL03)	HMO	0.738
FL - Tampa/St. Petersburg (FL03)	OAQPOS	0.885

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Tampa/St. Petersburg (FL03)	OAQPOS	0.885
FL - Tampa/St. Petersburg (FL03)	OAHMO	0.738
FL - Tampa/St. Petersburg (FL03)	OAHMO	0.738
FL - Tampa/St. Petersburg (FL03)	Choice II	0.787
FL - Tampa/St. Petersburg (FL03)	Choice II	0.787
FL - Treasure Coast	NoProduct	1.350
FL - Treasure Coast	TC	1.350
FL - Treasure Coast	TCHL	1.350
FL - Treasure Coast	OC	1.599
FL - Treasure Coast	MC	1.199
FL - Treasure Coast	EPO	1.199
FL - Treasure Coast	OAMC	1.199
FL - Treasure Coast	OAEP0	1.199
FL - Treasure Coast	Choice II	0.999
FL - Treasure Coast (FL04)	QPOS	1.199
FL - Treasure Coast (FL04)	HMO	0.899
FL - Treasure Coast (FL04)	OAQPOS	1.199
FL - Treasure Coast (FL04)	OAHMO	0.899
FL - Treasure Coast (FL04)	Choice II	1.199
FL - Volusia	NoProduct	1.150
FL - Volusia	TC	1.150
FL - Volusia	TCHL	1.150
FL - Volusia	OC	1.149
FL - Volusia	MC	1.149
FL - Volusia	EPO	1.149
FL - Volusia	OAMC	1.149
FL - Volusia	OAEP0	1.149
FL - Volusia	Choice II	0.900
FL - Volusia (FL02)	QPOS	1.049
FL - Volusia (FL02)	HMO	0.949
FL - Volusia (FL02)	OAQPOS	1.049
FL - Volusia (FL02)	OAHMO	0.949
FL - Volusia (FL02)	Choice II	0.900
FL - WINTER HAVEN	NoProduct	1.150
FL - WINTER HAVEN	TC	1.150
FL - WINTER HAVEN	TCHL	1.150
FL - WINTER HAVEN	OC	0.885
FL - WINTER HAVEN	MC	0.836
FL - WINTER HAVEN	EPO	0.836
FL - WINTER HAVEN	OAMC	0.836
FL - WINTER HAVEN	OAEP0	0.836
FL - WINTER HAVEN	Choice II	0.787
FM - Federated States of Micro	NoProduct	1.000
FM - Federated States of Micro	TC	1.000
FM - Federated States of Micro	TCHL	1.000
FM - Federated States of Micro	OC	1.000
FM - Federated States of Micro	MC	1.000
FM - Federated States of Micro	EPO	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FM - Federated States of Micro	OAMC	1.000
FM - Federated States of Micro	OAEP0	1.000
FM - Federated States of Micro	Choice II	1.000
GA - APPLING	NoProduct	1.100
GA - APPLING	TC	1.100
GA - APPLING	TCHL	1.100
GA - APPLING	OC	1.150
GA - APPLING	MC	1.050
GA - APPLING	EPO	1.050
GA - APPLING	OAMC	1.050
GA - APPLING	OAEP0	1.050
GA - APPLING	Choice II	1.000
GA - ATKINSON	NoProduct	1.100
GA - ATKINSON	TC	1.100
GA - ATKINSON	TCHL	1.100
GA - ATKINSON	OC	1.150
GA - ATKINSON	MC	1.050
GA - ATKINSON	EPO	1.050
GA - ATKINSON	OAMC	1.050
GA - ATKINSON	OAEP0	1.050
GA - ATKINSON	Choice II	1.000
GA - Atlanta Georgia (GA01)	QPOS	0.697
GA - Atlanta Georgia (GA01)	QPOS	0.697
GA - Atlanta Georgia (GA01)	HMO	0.797
GA - Atlanta Georgia (GA01)	HMO	0.797
GA - Atlanta Georgia (GA01)	OAQPOS	0.697
GA - Atlanta Georgia (GA01)	OAQPOS	0.697
GA - Atlanta Georgia (GA01)	OAHMO	0.797
GA - Atlanta Georgia (GA01)	OAHMO	0.797
GA - Atlanta Georgia (GA01)	Choice II	0.697
GA - Atlanta Georgia (GA01)	Choice II	0.697
GA - ATLANTA INTERIOR	NoProduct	1.100
GA - ATLANTA INTERIOR	TC	1.100
GA - ATLANTA INTERIOR	TCHL	1.100
GA - ATLANTA INTERIOR	OC	1.150
GA - ATLANTA INTERIOR	MC	1.050
GA - ATLANTA INTERIOR	EPO	1.050
GA - ATLANTA INTERIOR	OAMC	1.050
GA - ATLANTA INTERIOR	OAEP0	1.050
GA - ATLANTA INTERIOR	Choice II	1.000
GA - ATLANTA SUBURBS	NoProduct	1.100
GA - ATLANTA SUBURBS	TC	1.100
GA - ATLANTA SUBURBS	TCHL	1.100
GA - ATLANTA SUBURBS	OC	1.150
GA - ATLANTA SUBURBS	MC	1.050
GA - ATLANTA SUBURBS	EPO	1.050
GA - ATLANTA SUBURBS	OAMC	1.050
GA - ATLANTA SUBURBS	OAEP0	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - ATLANTA SUBURBS	Choice II	1.000
GA - AUGUSTA	NoProduct	1.100
GA - AUGUSTA	TC	1.100
GA - AUGUSTA	TCHL	1.100
GA - AUGUSTA	OC	1.150
GA - AUGUSTA	MC	1.050
GA - AUGUSTA	EPO	1.050
GA - AUGUSTA	OAMC	1.050
GA - AUGUSTA	OAEP0	1.050
GA - AUGUSTA	Choice II	1.000
GA - BACON	NoProduct	1.100
GA - BACON	TC	1.100
GA - BACON	TCHL	1.100
GA - BACON	OC	1.150
GA - BACON	MC	1.050
GA - BACON	EPO	1.050
GA - BACON	OAMC	1.050
GA - BACON	OAEP0	1.050
GA - BACON	Choice II	1.000
GA - BAKER	NoProduct	1.100
GA - BAKER	TC	1.100
GA - BAKER	TCHL	1.100
GA - BAKER	OC	1.150
GA - BAKER	MC	1.050
GA - BAKER	EPO	1.050
GA - BAKER	OAMC	1.050
GA - BAKER	OAEP0	1.050
GA - BAKER	Choice II	1.000
GA - BALDWIN	NoProduct	1.100
GA - BALDWIN	TC	1.100
GA - BALDWIN	TCHL	1.100
GA - BALDWIN	OC	1.150
GA - BALDWIN	MC	1.050
GA - BALDWIN	EPO	1.050
GA - BALDWIN	OAMC	1.050
GA - BALDWIN	OAEP0	1.050
GA - BALDWIN	Choice II	1.000
GA - Baldwin (GA02)	QPOS	0.697
GA - Baldwin (GA02)	HMO	0.797
GA - Baldwin (GA02)	OAQPOS	0.697
GA - Baldwin (GA02)	OAHMO	0.797
GA - Baldwin (GA02)	Choice II	0.697
GA - BANKS	NoProduct	0.900
GA - BANKS	TC	0.900
GA - BANKS	TCHL	0.900
GA - BANKS	OC	0.797
GA - BANKS	MC	0.697
GA - BANKS	EPO	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - BANKS	OAMC	0.697
GA - BANKS	OAEP0	0.697
GA - BANKS	Choice II	0.697
GA - Barrow	NoProduct	0.900
GA - Barrow	TC	0.900
GA - Barrow	TCHL	0.900
GA - Barrow	OC	0.797
GA - Barrow	MC	0.697
GA - Barrow	EPO	0.697
GA - Barrow	OAMC	0.697
GA - Barrow	OAEP0	0.697
GA - Barrow	Choice II	0.697
GA - Barrow (GA01)	QPOS	0.697
GA - Barrow (GA01)	HMO	0.797
GA - Barrow (GA01)	OAQPOS	0.697
GA - Barrow (GA01)	OAHMO	0.797
GA - Barrow (GA01)	Choice II	0.697
GA - Bartow	NoProduct	0.900
GA - Bartow	TC	0.900
GA - Bartow	TCHL	0.900
GA - Bartow	OC	0.797
GA - Bartow	MC	0.697
GA - Bartow	EPO	0.697
GA - Bartow	OAMC	0.697
GA - Bartow	OAEP0	0.697
GA - Bartow	Choice II	0.697
GA - Bartow (GA01)	QPOS	0.697
GA - Bartow (GA01)	HMO	0.797
GA - Bartow (GA01)	OAQPOS	0.697
GA - Bartow (GA01)	OAHMO	0.797
GA - Bartow (GA01)	Choice II	0.697
GA - BEN HILL	NoProduct	1.100
GA - BEN HILL	TC	1.100
GA - BEN HILL	TCHL	1.100
GA - BEN HILL	OC	1.150
GA - BEN HILL	MC	1.050
GA - BEN HILL	EPO	1.050
GA - BEN HILL	OAMC	1.050
GA - BEN HILL	OAEP0	1.050
GA - BEN HILL	Choice II	1.000
GA - BERRIEN	NoProduct	1.100
GA - BERRIEN	TC	1.100
GA - BERRIEN	TCHL	1.100
GA - BERRIEN	OC	1.150
GA - BERRIEN	MC	1.050
GA - BERRIEN	EPO	1.050
GA - BERRIEN	OAMC	1.050
GA - BERRIEN	OAEP0	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - BERRIEN	Choice II	1.000
GA - Bibb	NoProduct	1.100
GA - Bibb	TC	1.100
GA - Bibb	TCHL	1.100
GA - Bibb	OC	1.150
GA - Bibb	MC	1.050
GA - Bibb	EPO	1.050
GA - Bibb	OAMC	1.050
GA - Bibb	OAEPO	1.050
GA - Bibb	Choice II	1.000
GA - Bibb (GA02)	QPOS	0.697
GA - Bibb (GA02)	HMO	0.797
GA - Bibb (GA02)	OAQPOS	0.697
GA - Bibb (GA02)	OAHMO	0.797
GA - Bibb (GA02)	Choice II	0.697
GA - BLECKLEY	NoProduct	1.100
GA - BLECKLEY	TC	1.100
GA - BLECKLEY	TCHL	1.100
GA - BLECKLEY	OC	1.150
GA - BLECKLEY	MC	1.050
GA - BLECKLEY	EPO	1.050
GA - BLECKLEY	OAMC	1.050
GA - BLECKLEY	OAEPO	1.050
GA - BLECKLEY	Choice II	1.000
GA - BRANTLEY	NoProduct	1.100
GA - BRANTLEY	TC	1.100
GA - BRANTLEY	TCHL	1.100
GA - BRANTLEY	OC	1.150
GA - BRANTLEY	MC	1.050
GA - BRANTLEY	EPO	1.050
GA - BRANTLEY	OAMC	1.050
GA - BRANTLEY	OAEPO	1.050
GA - BRANTLEY	Choice II	1.000
GA - BROOKS	NoProduct	1.100
GA - BROOKS	TC	1.100
GA - BROOKS	TCHL	1.100
GA - BROOKS	OC	1.150
GA - BROOKS	MC	1.050
GA - BROOKS	EPO	1.050
GA - BROOKS	OAMC	1.050
GA - BROOKS	OAEPO	1.050
GA - BROOKS	Choice II	1.000
GA - Bryan	NoProduct	1.100
GA - Bryan	TC	1.100
GA - Bryan	TCHL	1.100
GA - Bryan	OC	1.150
GA - Bryan	MC	1.050
GA - Bryan	EPO	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Bryan	OAMC	1.050
GA - Bryan	OAEPO	1.050
GA - Bryan	Choice II	1.000
GA - Bryan (GA04)	QPOS	0.700
GA - Bryan (GA04)	HMO	0.800
GA - Bryan (GA04)	OAQPOS	0.700
GA - Bryan (GA04)	OAHMO	0.800
GA - Bryan (GA04)	Choice II	1.000
GA - Bulloch	NoProduct	1.100
GA - Bulloch	TC	1.100
GA - Bulloch	TCHL	1.100
GA - Bulloch	OC	1.150
GA - Bulloch	MC	1.050
GA - Bulloch	EPO	1.050
GA - Bulloch	OAMC	1.050
GA - Bulloch	OAEPO	1.050
GA - Bulloch	Choice II	1.000
GA - Bulloch (GA04)	QPOS	0.700
GA - Bulloch (GA04)	HMO	0.800
GA - Bulloch (GA04)	OAQPOS	0.700
GA - Bulloch (GA04)	OAHMO	0.800
GA - Bulloch (GA04)	Choice II	1.000
GA - BURKE	NoProduct	1.100
GA - BURKE	TC	1.100
GA - BURKE	TCHL	1.100
GA - BURKE	OC	1.150
GA - BURKE	MC	1.050
GA - BURKE	EPO	1.050
GA - BURKE	OAMC	1.050
GA - BURKE	OAEPO	1.050
GA - BURKE	Choice II	1.000
GA - Burke (GA03)	QPOS	0.700
GA - Burke (GA03)	HMO	0.800
GA - Burke (GA03)	OAQPOS	0.700
GA - Burke (GA03)	OAHMO	0.800
GA - Burke (GA03)	Choice II	1.000
GA - Butts	NoProduct	0.900
GA - Butts	TC	0.900
GA - Butts	TCHL	0.900
GA - Butts	OC	0.797
GA - Butts	MC	0.697
GA - Butts	EPO	0.697
GA - Butts	OAMC	0.697
GA - Butts	OAEPO	0.697
GA - Butts	Choice II	0.697
GA - Butts (GA01)	QPOS	0.697
GA - Butts (GA01)	HMO	0.797
GA - Butts (GA01)	OAQPOS	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Butts (GA01)	OAHMO	0.797
GA - Butts (GA01)	Choice II	0.697
GA - CALHOUN	NoProduct	1.100
GA - CALHOUN	TC	1.100
GA - CALHOUN	TCHL	1.100
GA - CALHOUN	OC	1.150
GA - CALHOUN	MC	1.050
GA - CALHOUN	EPO	1.050
GA - CALHOUN	OAMC	1.050
GA - CALHOUN	OAEPO	1.050
GA - CALHOUN	Choice II	1.000
GA - CAMDEN	NoProduct	1.100
GA - CAMDEN	TC	1.100
GA - CAMDEN	TCHL	1.100
GA - CAMDEN	OC	1.150
GA - CAMDEN	MC	1.050
GA - CAMDEN	EPO	1.050
GA - CAMDEN	OAMC	1.050
GA - CAMDEN	OAEPO	1.050
GA - CAMDEN	Choice II	1.000
GA - Camden (GA04)	QPOS	0.700
GA - Camden (GA04)	HMO	0.800
GA - Camden (GA04)	OAQPOS	0.700
GA - Camden (GA04)	OAHMO	0.800
GA - Camden (GA04)	Choice II	1.000
GA - CANDLER	NoProduct	1.100
GA - CANDLER	TC	1.100
GA - CANDLER	TCHL	1.100
GA - CANDLER	OC	1.150
GA - CANDLER	MC	1.050
GA - CANDLER	EPO	1.050
GA - CANDLER	OAMC	1.050
GA - CANDLER	OAEPO	1.050
GA - CANDLER	Choice II	1.000
GA - CARROLL	NoProduct	0.900
GA - CARROLL	TC	0.900
GA - CARROLL	TCHL	0.900
GA - CARROLL	OC	0.797
GA - CARROLL	MC	0.697
GA - CARROLL	EPO	0.697
GA - CARROLL	OAMC	0.697
GA - CARROLL	OAEPO	0.697
GA - CARROLL	Choice II	0.697
GA - CATOOSA	NoProduct	0.900
GA - CATOOSA	TC	0.900
GA - CATOOSA	TCHL	0.900
GA - CATOOSA	OC	0.797
GA - CATOOSA	MC	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - CATOOSA	EPO	0.697
GA - CATOOSA	OAMC	0.697
GA - CATOOSA	OAEPO	0.697
GA - CATOOSA	Choice II	0.697
GA - CHARLTON	NoProduct	1.100
GA - CHARLTON	TC	1.100
GA - CHARLTON	TCHL	1.100
GA - CHARLTON	OC	1.150
GA - CHARLTON	MC	1.050
GA - CHARLTON	EPO	1.050
GA - CHARLTON	OAMC	1.050
GA - CHARLTON	OAEPO	1.050
GA - CHARLTON	Choice II	1.000
GA - Chatham	NoProduct	1.100
GA - Chatham	TC	1.100
GA - Chatham	TCHL	1.100
GA - Chatham	OC	1.150
GA - Chatham	MC	1.050
GA - Chatham	EPO	1.050
GA - Chatham	OAMC	1.050
GA - Chatham	OAEPO	1.050
GA - Chatham	Choice II	1.000
GA - Chatham (GA04)	QPOS	0.700
GA - Chatham (GA04)	HMO	0.800
GA - Chatham (GA04)	OAQPOS	0.700
GA - Chatham (GA04)	OAHMO	0.800
GA - Chatham (GA04)	Choice II	1.000
GA - CHATTAHOOCHEE	NoProduct	1.100
GA - CHATTAHOOCHEE	TC	1.100
GA - CHATTAHOOCHEE	TCHL	1.100
GA - CHATTAHOOCHEE	OC	1.150
GA - CHATTAHOOCHEE	MC	1.050
GA - CHATTAHOOCHEE	EPO	1.050
GA - CHATTAHOOCHEE	OAMC	1.050
GA - CHATTAHOOCHEE	OAEPO	1.050
GA - CHATTAHOOCHEE	Choice II	1.000
GA - Chattahoochee (GA02)	QPOS	0.697
GA - Chattahoochee (GA02)	HMO	0.797
GA - Chattahoochee (GA02)	OAQPOS	0.697
GA - Chattahoochee (GA02)	OAHMO	0.797
GA - Chattahoochee (GA02)	Choice II	0.697
GA - CHATTOOGA	NoProduct	0.900
GA - CHATTOOGA	TC	0.900
GA - CHATTOOGA	TCHL	0.900
GA - CHATTOOGA	OC	0.797
GA - CHATTOOGA	MC	0.697
GA - CHATTOOGA	EPO	0.697
GA - CHATTOOGA	OAMC	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - CHATTOOGA	OAEPO	0.697
GA - CHATTOOGA	Choice II	0.697
GA - Cherokee	NoProduct	0.900
GA - Cherokee	TC	0.900
GA - Cherokee	TCHL	0.900
GA - Cherokee	OC	0.797
GA - Cherokee	MC	0.697
GA - Cherokee	EPO	0.697
GA - Cherokee	OAMC	0.697
GA - Cherokee	OAEPO	0.697
GA - Cherokee	Choice II	0.697
GA - Cherokee (GA01)	QPOS	0.697
GA - Cherokee (GA01)	HMO	0.797
GA - Cherokee (GA01)	OAQPOS	0.697
GA - Cherokee (GA01)	OAHMO	0.797
GA - Cherokee (GA01)	Choice II	0.697
GA - Clarke	NoProduct	0.900
GA - Clarke	TC	0.900
GA - Clarke	TCHL	0.900
GA - Clarke	OC	0.797
GA - Clarke	MC	0.697
GA - Clarke	EPO	0.697
GA - Clarke	OAMC	0.697
GA - Clarke	OAEPO	0.697
GA - Clarke	Choice II	0.697
GA - Clarke (GA01)	QPOS	0.697
GA - Clarke (GA01)	HMO	0.797
GA - Clarke (GA01)	OAQPOS	0.697
GA - Clarke (GA01)	OAHMO	0.797
GA - Clarke (GA01)	Choice II	0.697
GA - CLAY	NoProduct	1.100
GA - CLAY	TC	1.100
GA - CLAY	TCHL	1.100
GA - CLAY	OC	1.150
GA - CLAY	MC	1.050
GA - CLAY	EPO	1.050
GA - CLAY	OAMC	1.050
GA - CLAY	OAEPO	1.050
GA - CLAY	Choice II	1.000
GA - Clayton	NoProduct	0.900
GA - Clayton	TC	0.900
GA - Clayton	TCHL	0.900
GA - Clayton	OC	0.797
GA - Clayton	MC	0.697
GA - Clayton	EPO	0.697
GA - Clayton	OAMC	0.697
GA - Clayton	OAEPO	0.697
GA - Clayton	Choice II	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Clayton (GA01)	QPOS	0.697
GA - Clayton (GA01)	HMO	0.797
GA - Clayton (GA01)	OAQPOS	0.697
GA - Clayton (GA01)	OAHMO	0.797
GA - Clayton (GA01)	Choice II	0.697
GA - CLINCH	NoProduct	1.100
GA - CLINCH	TC	1.100
GA - CLINCH	TCHL	1.100
GA - CLINCH	OC	1.150
GA - CLINCH	MC	1.050
GA - CLINCH	EPO	1.050
GA - CLINCH	OAMC	1.050
GA - CLINCH	OAEPO	1.050
GA - CLINCH	Choice II	1.000
GA - Cobb	NoProduct	0.900
GA - Cobb	TC	0.900
GA - Cobb	TCHL	0.900
GA - Cobb	OC	0.797
GA - Cobb	MC	0.697
GA - Cobb	EPO	0.697
GA - Cobb	OAMC	0.697
GA - Cobb	OAEPO	0.697
GA - Cobb	Choice II	0.697
GA - Cobb (GA01)	QPOS	0.697
GA - Cobb (GA01)	HMO	0.797
GA - Cobb (GA01)	OAQPOS	0.697
GA - Cobb (GA01)	OAHMO	0.797
GA - Cobb (GA01)	Choice II	0.697
GA - Coffee	NoProduct	1.100
GA - Coffee	TC	1.100
GA - Coffee	TCHL	1.100
GA - Coffee	OC	1.150
GA - Coffee	MC	1.050
GA - Coffee	EPO	1.050
GA - Coffee	OAMC	1.050
GA - Coffee	OAEPO	1.050
GA - Coffee	Choice II	1.000
GA - COLQUITT	NoProduct	1.100
GA - COLQUITT	TC	1.100
GA - COLQUITT	TCHL	1.100
GA - COLQUITT	OC	1.150
GA - COLQUITT	MC	1.050
GA - COLQUITT	EPO	1.050
GA - COLQUITT	OAMC	1.050
GA - COLQUITT	OAEPO	1.050
GA - COLQUITT	Choice II	1.000
GA - COLUMBIA	NoProduct	1.100
GA - COLUMBIA	TC	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - COLUMBIA	TCHL	1.100
GA - COLUMBIA	OC	1.150
GA - COLUMBIA	MC	1.050
GA - COLUMBIA	EPO	1.050
GA - COLUMBIA	OAMC	1.050
GA - COLUMBIA	OAEPO	1.050
GA - COLUMBIA	Choice II	1.000
GA - Columbia (GA03)	QPOS	0.700
GA - Columbia (GA03)	HMO	0.800
GA - Columbia (GA03)	OAQPOS	0.700
GA - Columbia (GA03)	OAHMO	0.800
GA - Columbia (GA03)	Choice II	1.000
GA - COOK	NoProduct	1.100
GA - COOK	TC	1.100
GA - COOK	TCHL	1.100
GA - COOK	OC	1.150
GA - COOK	MC	1.050
GA - COOK	EPO	1.050
GA - COOK	OAMC	1.050
GA - COOK	OAEPO	1.050
GA - COOK	Choice II	1.000
GA - Coweta	NoProduct	0.900
GA - Coweta	TC	0.900
GA - Coweta	TCHL	0.900
GA - Coweta	OC	0.797
GA - Coweta	MC	0.697
GA - Coweta	EPO	0.697
GA - Coweta	OAMC	0.697
GA - Coweta	OAEPO	0.697
GA - Coweta	Choice II	0.697
GA - Coweta (GA01)	QPOS	0.697
GA - Coweta (GA01)	HMO	0.797
GA - Coweta (GA01)	OAQPOS	0.697
GA - Coweta (GA01)	OAHMO	0.797
GA - Coweta (GA01)	Choice II	0.697
GA - CRAWFORD	NoProduct	1.100
GA - CRAWFORD	TC	1.100
GA - CRAWFORD	TCHL	1.100
GA - CRAWFORD	OC	1.150
GA - CRAWFORD	MC	1.050
GA - CRAWFORD	EPO	1.050
GA - CRAWFORD	OAMC	1.050
GA - CRAWFORD	OAEPO	1.050
GA - CRAWFORD	Choice II	1.000
GA - Crawford (GA02)	QPOS	0.697
GA - Crawford (GA02)	HMO	0.797
GA - Crawford (GA02)	OAQPOS	0.697
GA - Crawford (GA02)	OAHMO	0.797

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Crawford (GA02)	Choice II	0.697
GA - CRISP	NoProduct	1.100
GA - CRISP	TC	1.100
GA - CRISP	TCHL	1.100
GA - CRISP	OC	1.150
GA - CRISP	MC	1.050
GA - CRISP	EPO	1.050
GA - CRISP	OAMC	1.050
GA - CRISP	OAEP0	1.050
GA - CRISP	Choice II	1.000
GA - DADE	NoProduct	0.900
GA - DADE	TC	0.900
GA - DADE	TCHL	0.900
GA - DADE	OC	0.797
GA - DADE	MC	0.697
GA - DADE	EPO	0.697
GA - DADE	OAMC	0.697
GA - DADE	OAEP0	0.697
GA - DADE	Choice II	0.697
GA - DAWSON	NoProduct	0.900
GA - DAWSON	TC	0.900
GA - DAWSON	TCHL	0.900
GA - DAWSON	OC	0.797
GA - DAWSON	MC	0.697
GA - DAWSON	EPO	0.697
GA - DAWSON	OAMC	0.697
GA - DAWSON	OAEP0	0.697
GA - DAWSON	Choice II	0.697
GA - DECATUR	NoProduct	1.100
GA - DECATUR	TC	1.100
GA - DECATUR	TCHL	1.100
GA - DECATUR	OC	1.150
GA - DECATUR	MC	1.050
GA - DECATUR	EPO	1.050
GA - DECATUR	OAMC	1.050
GA - DECATUR	OAEP0	1.050
GA - DECATUR	Choice II	1.000
GA - Dekalb	NoProduct	0.900
GA - Dekalb	TC	0.900
GA - Dekalb	TCHL	0.900
GA - Dekalb	OC	0.797
GA - Dekalb	MC	0.697
GA - Dekalb	EPO	0.697
GA - Dekalb	OAMC	0.697
GA - Dekalb	OAEP0	0.697
GA - Dekalb	Choice II	0.697
GA - Dekalb (GA01)	QPOS	0.697
GA - Dekalb (GA01)	HMO	0.797

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Dekalb (GA01)	OAQPOS	0.697
GA - Dekalb (GA01)	OAHMO	0.797
GA - Dekalb (GA01)	Choice II	0.697
GA - Dekalbe_Newton_Rockdale	NoProduct	0.900
GA - Dekalbe_Newton_Rockdale	TC	0.900
GA - Dekalbe_Newton_Rockdale	TCHL	0.900
GA - Dekalbe_Newton_Rockdale	OC	0.797
GA - Dekalbe_Newton_Rockdale	MC	0.697
GA - Dekalbe_Newton_Rockdale	EPO	0.697
GA - Dekalbe_Newton_Rockdale	OAMC	0.697
GA - Dekalbe_Newton_Rockdale	OAEPO	0.697
GA - Dekalbe_Newton_Rockdale	Choice II	0.697
GA - DODGE	NoProduct	1.100
GA - DODGE	TC	1.100
GA - DODGE	TCHL	1.100
GA - DODGE	OC	1.150
GA - DODGE	MC	1.050
GA - DODGE	EPO	1.050
GA - DODGE	OAMC	1.050
GA - DODGE	OAEPO	1.050
GA - DODGE	Choice II	1.000
GA - DOOLY	NoProduct	1.100
GA - DOOLY	TC	1.100
GA - DOOLY	TCHL	1.100
GA - DOOLY	OC	1.150
GA - DOOLY	MC	1.050
GA - DOOLY	EPO	1.050
GA - DOOLY	OAMC	1.050
GA - DOOLY	OAEPO	1.050
GA - DOOLY	Choice II	1.000
GA - DOUGHERTY	NoProduct	1.100
GA - DOUGHERTY	TC	1.100
GA - DOUGHERTY	TCHL	1.100
GA - DOUGHERTY	OC	1.150
GA - DOUGHERTY	MC	1.050
GA - DOUGHERTY	EPO	1.050
GA - DOUGHERTY	OAMC	1.050
GA - DOUGHERTY	OAEPO	1.050
GA - DOUGHERTY	Choice II	1.000
GA - Douglas	NoProduct	0.900
GA - Douglas	TC	0.900
GA - Douglas	TCHL	0.900
GA - Douglas	OC	0.797
GA - Douglas	MC	0.697
GA - Douglas	EPO	0.697
GA - Douglas	OAMC	0.697
GA - Douglas	OAEPO	0.697
GA - Douglas	Choice II	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Douglas (GA01)	QPOS	0.697
GA - Douglas (GA01)	HMO	0.797
GA - Douglas (GA01)	OAQPOS	0.697
GA - Douglas (GA01)	OAHMO	0.797
GA - Douglas (GA01)	Choice II	0.697
GA - EARLY	NoProduct	1.100
GA - EARLY	TC	1.100
GA - EARLY	TCHL	1.100
GA - EARLY	OC	1.150
GA - EARLY	MC	1.050
GA - EARLY	EPO	1.050
GA - EARLY	OAMC	1.050
GA - EARLY	OAEPO	1.050
GA - EARLY	Choice II	1.000
GA - ECHOLS	NoProduct	1.100
GA - ECHOLS	TC	1.100
GA - ECHOLS	TCHL	1.100
GA - ECHOLS	OC	1.150
GA - ECHOLS	MC	1.050
GA - ECHOLS	EPO	1.050
GA - ECHOLS	OAMC	1.050
GA - ECHOLS	OAEPO	1.050
GA - ECHOLS	Choice II	1.000
GA - Effingham	NoProduct	1.100
GA - Effingham	TC	1.100
GA - Effingham	TCHL	1.100
GA - Effingham	OC	1.150
GA - Effingham	MC	1.050
GA - Effingham	EPO	1.050
GA - Effingham	OAMC	1.050
GA - Effingham	OAEPO	1.050
GA - Effingham	Choice II	1.000
GA - Effingham (GA04)	QPOS	0.700
GA - Effingham (GA04)	HMO	0.800
GA - Effingham (GA04)	OAQPOS	0.700
GA - Effingham (GA04)	OAHMO	0.800
GA - Effingham (GA04)	Choice II	1.000
GA - ELBERT	NoProduct	0.900
GA - ELBERT	TC	0.900
GA - ELBERT	TCHL	0.900
GA - ELBERT	OC	0.797
GA - ELBERT	MC	0.697
GA - ELBERT	EPO	0.697
GA - ELBERT	OAMC	0.697
GA - ELBERT	OAEPO	0.697
GA - ELBERT	Choice II	0.697
GA - EMANUEL	NoProduct	1.100
GA - EMANUEL	TC	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - EMANUEL	TCHL	1.100
GA - EMANUEL	OC	1.150
GA - EMANUEL	MC	1.050
GA - EMANUEL	EPO	1.050
GA - EMANUEL	OAMC	1.050
GA - EMANUEL	OAEPO	1.050
GA - EMANUEL	Choice II	1.000
GA - EVANS	NoProduct	1.100
GA - EVANS	TC	1.100
GA - EVANS	TCHL	1.100
GA - EVANS	OC	1.150
GA - EVANS	MC	1.050
GA - EVANS	EPO	1.050
GA - EVANS	OAMC	1.050
GA - EVANS	OAEPO	1.050
GA - EVANS	Choice II	1.000
GA - FANNIN	NoProduct	0.900
GA - FANNIN	TC	0.900
GA - FANNIN	TCHL	0.900
GA - FANNIN	OC	0.797
GA - FANNIN	MC	0.697
GA - FANNIN	EPO	0.697
GA - FANNIN	OAMC	0.697
GA - FANNIN	OAEPO	0.697
GA - FANNIN	Choice II	0.697
GA - Fayette	NoProduct	0.900
GA - Fayette	TC	0.900
GA - Fayette	TCHL	0.900
GA - Fayette	OC	0.797
GA - Fayette	MC	0.697
GA - Fayette	EPO	0.697
GA - Fayette	OAMC	0.697
GA - Fayette	OAEPO	0.697
GA - Fayette	Choice II	0.697
GA - Fayette (GA01)	QPOS	0.697
GA - Fayette (GA01)	HMO	0.797
GA - Fayette (GA01)	OAQPOS	0.697
GA - Fayette (GA01)	OAHMO	0.797
GA - Fayette (GA01)	Choice II	0.697
GA - FLOYD	NoProduct	0.900
GA - FLOYD	TC	0.900
GA - FLOYD	TCHL	0.900
GA - FLOYD	OC	0.797
GA - FLOYD	MC	0.697
GA - FLOYD	EPO	0.697
GA - FLOYD	OAMC	0.697
GA - FLOYD	OAEPO	0.697
GA - FLOYD	Choice II	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Floyd (GA01)	QPOS	0.697
GA - Floyd (GA01)	HMO	0.797
GA - Floyd (GA01)	OAQPOS	0.697
GA - Floyd (GA01)	OAHMO	0.797
GA - Floyd (GA01)	Choice II	0.697
GA - Forsyth	NoProduct	0.900
GA - Forsyth	TC	0.900
GA - Forsyth	TCHL	0.900
GA - Forsyth	OC	0.797
GA - Forsyth	MC	0.697
GA - Forsyth	EPO	0.697
GA - Forsyth	OAMC	0.697
GA - Forsyth	OAEP0	0.697
GA - Forsyth	Choice II	0.697
GA - Forsyth (GA01)	QPOS	0.697
GA - Forsyth (GA01)	HMO	0.797
GA - Forsyth (GA01)	OAQPOS	0.697
GA - Forsyth (GA01)	OAHMO	0.797
GA - Forsyth (GA01)	Choice II	0.697
GA - FRANKLIN	NoProduct	0.900
GA - FRANKLIN	TC	0.900
GA - FRANKLIN	TCHL	0.900
GA - FRANKLIN	OC	0.797
GA - FRANKLIN	MC	0.697
GA - FRANKLIN	EPO	0.697
GA - FRANKLIN	OAMC	0.697
GA - FRANKLIN	OAEP0	0.697
GA - FRANKLIN	Choice II	0.697
GA - Fulton	NoProduct	0.900
GA - Fulton	TC	0.900
GA - Fulton	TCHL	0.900
GA - Fulton	OC	0.797
GA - Fulton	MC	0.697
GA - Fulton	EPO	0.697
GA - Fulton	OAMC	0.697
GA - Fulton	OAEP0	0.697
GA - Fulton	Choice II	0.697
GA - Fulton (GA01)	QPOS	0.697
GA - Fulton (GA01)	HMO	0.797
GA - Fulton (GA01)	OAQPOS	0.697
GA - Fulton (GA01)	OAHMO	0.797
GA - Fulton (GA01)	Choice II	0.697
GA - Fulton/Cobb (GA01)	QPOS	0.697
GA - Fulton/Cobb (GA01)	HMO	0.797
GA - Fulton/Cobb (GA01)	OAQPOS	0.697
GA - Fulton/Cobb (GA01)	OAHMO	0.797
GA - Fulton/Cobb (GA01)	Choice II	0.697
GA - GA	NoProduct	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - GA	TC	1.100
GA - GA	TCHL	1.100
GA - GA	OC	1.150
GA - GA	MC	1.050
GA - GA	EPO	1.050
GA - GA	OAMC	1.050
GA - GA	OAEP0	1.050
GA - GA	Choice II	1.000
GA - GA commercial (GA01)	QPOS	0.697
GA - GA commercial (GA01)	HMO	0.797
GA - GA commercial (GA01)	OAQPOS	0.697
GA - GA commercial (GA01)	OAHMO	0.797
GA - GA commercial (GA01)	Choice II	0.697
GA - GILMER	NoProduct	0.900
GA - GILMER	TC	0.900
GA - GILMER	TCHL	0.900
GA - GILMER	OC	0.797
GA - GILMER	MC	0.697
GA - GILMER	EPO	0.697
GA - GILMER	OAMC	0.697
GA - GILMER	OAEP0	0.697
GA - GILMER	Choice II	0.697
GA - GLASCOCK	NoProduct	1.100
GA - GLASCOCK	TC	1.100
GA - GLASCOCK	TCHL	1.100
GA - GLASCOCK	OC	1.150
GA - GLASCOCK	MC	1.050
GA - GLASCOCK	EPO	1.050
GA - GLASCOCK	OAMC	1.050
GA - GLASCOCK	OAEP0	1.050
GA - GLASCOCK	Choice II	1.000
GA - Glascock (GA03)	QPOS	0.700
GA - Glascock (GA03)	HMO	0.800
GA - Glascock (GA03)	OAQPOS	0.700
GA - Glascock (GA03)	OAHMO	0.800
GA - Glascock (GA03)	Choice II	1.000
GA - GLYNN	NoProduct	1.100
GA - GLYNN	TC	1.100
GA - GLYNN	TCHL	1.100
GA - GLYNN	OC	1.150
GA - GLYNN	MC	1.050
GA - GLYNN	EPO	1.050
GA - GLYNN	OAMC	1.050
GA - GLYNN	OAEP0	1.050
GA - GLYNN	Choice II	1.000
GA - Glynn (GA04)	QPOS	0.700
GA - Glynn (GA04)	HMO	0.800
GA - Glynn (GA04)	OAQPOS	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Glynn (GA04)	OAHMO	0.800
GA - Glynn (GA04)	Choice II	1.000
GA - GORDON	NoProduct	0.900
GA - GORDON	TC	0.900
GA - GORDON	TCHL	0.900
GA - GORDON	OC	0.797
GA - GORDON	MC	0.697
GA - GORDON	EPO	0.697
GA - GORDON	OAMC	0.697
GA - GORDON	OAEPO	0.697
GA - GORDON	Choice II	0.697
GA - Gordon (GA01)	QPOS	0.697
GA - Gordon (GA01)	HMO	0.797
GA - Gordon (GA01)	OAQPOS	0.697
GA - Gordon (GA01)	OAHMO	0.797
GA - Gordon (GA01)	Choice II	0.697
GA - GRADY	NoProduct	1.100
GA - GRADY	TC	1.100
GA - GRADY	TCHL	1.100
GA - GRADY	OC	1.150
GA - GRADY	MC	1.050
GA - GRADY	EPO	1.050
GA - GRADY	OAMC	1.050
GA - GRADY	OAEPO	1.050
GA - GRADY	Choice II	1.000
GA - GREENE	NoProduct	0.900
GA - GREENE	TC	0.900
GA - GREENE	TCHL	0.900
GA - GREENE	OC	0.797
GA - GREENE	MC	0.697
GA - GREENE	EPO	0.697
GA - GREENE	OAMC	0.697
GA - GREENE	OAEPO	0.697
GA - GREENE	Choice II	0.697
GA - Greene (GA01)	QPOS	0.697
GA - Greene (GA01)	HMO	0.797
GA - Greene (GA01)	OAQPOS	0.697
GA - Greene (GA01)	OAHMO	0.797
GA - Greene (GA01)	Choice II	0.697
GA - Gwinnett	NoProduct	0.900
GA - Gwinnett	TC	0.900
GA - Gwinnett	TCHL	0.900
GA - Gwinnett	OC	0.797
GA - Gwinnett	MC	0.697
GA - Gwinnett	EPO	0.697
GA - Gwinnett	OAMC	0.697
GA - Gwinnett	OAEPO	0.697
GA - Gwinnett	Choice II	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Gwinnett (GA01)	QPOS	0.697
GA - Gwinnett (GA01)	HMO	0.797
GA - Gwinnett (GA01)	OAQPOS	0.697
GA - Gwinnett (GA01)	OAHMO	0.797
GA - Gwinnett (GA01)	Choice II	0.697
GA - Gwinnett_Clark	NoProduct	0.900
GA - Gwinnett_Clark	TC	0.900
GA - Gwinnett_Clark	TCHL	0.900
GA - Gwinnett_Clark	OC	0.797
GA - Gwinnett_Clark	MC	0.697
GA - Gwinnett_Clark	EPO	0.697
GA - Gwinnett_Clark	OAMC	0.697
GA - Gwinnett_Clark	OAEPO	0.697
GA - Gwinnett_Clark	Choice II	0.697
GA - HABERSHAM	NoProduct	0.900
GA - HABERSHAM	TC	0.900
GA - HABERSHAM	TCHL	0.900
GA - HABERSHAM	OC	0.797
GA - HABERSHAM	MC	0.697
GA - HABERSHAM	EPO	0.697
GA - HABERSHAM	OAMC	0.697
GA - HABERSHAM	OAEPO	0.697
GA - HABERSHAM	Choice II	0.697
GA - Hall	NoProduct	0.900
GA - Hall	TC	0.900
GA - Hall	TCHL	0.900
GA - Hall	OC	0.797
GA - Hall	MC	0.697
GA - Hall	EPO	0.697
GA - Hall	OAMC	0.697
GA - Hall	OAEPO	0.697
GA - Hall	Choice II	0.697
GA - Hall (GA01)	QPOS	0.697
GA - Hall (GA01)	HMO	0.797
GA - Hall (GA01)	OAQPOS	0.697
GA - Hall (GA01)	OAHMO	0.797
GA - Hall (GA01)	Choice II	0.697
GA - HANCOCK	NoProduct	1.100
GA - HANCOCK	TC	1.100
GA - HANCOCK	TCHL	1.100
GA - HANCOCK	OC	1.150
GA - HANCOCK	MC	1.050
GA - HANCOCK	EPO	1.050
GA - HANCOCK	OAMC	1.050
GA - HANCOCK	OAEPO	1.050
GA - HANCOCK	Choice II	1.000
GA - Hancock (GA03)	QPOS	0.700
GA - Hancock (GA03)	HMO	0.800

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Hancock (GA03)	OAQPOS	0.700
GA - Hancock (GA03)	OAHMO	0.800
GA - Hancock (GA03)	Choice II	1.000
GA - HARALSON	NoProduct	0.900
GA - HARALSON	TC	0.900
GA - HARALSON	TCHL	0.900
GA - HARALSON	OC	0.797
GA - HARALSON	MC	0.697
GA - HARALSON	EPO	0.697
GA - HARALSON	OAMC	0.697
GA - HARALSON	OAEPO	0.697
GA - HARALSON	Choice II	0.697
GA - HARRIS	NoProduct	1.100
GA - HARRIS	TC	1.100
GA - HARRIS	TCHL	1.100
GA - HARRIS	OC	1.150
GA - HARRIS	MC	1.050
GA - HARRIS	EPO	1.050
GA - HARRIS	OAMC	1.050
GA - HARRIS	OAEPO	1.050
GA - HARRIS	Choice II	1.000
GA - Harris (GA02)	QPOS	0.697
GA - Harris (GA02)	HMO	0.797
GA - Harris (GA02)	OAQPOS	0.697
GA - Harris (GA02)	OAHMO	0.797
GA - Harris (GA02)	Choice II	0.697
GA - HART	NoProduct	1.100
GA - HART	TC	1.100
GA - HART	TCHL	1.100
GA - HART	OC	1.150
GA - HART	MC	1.050
GA - HART	EPO	1.050
GA - HART	OAMC	1.050
GA - HART	OAEPO	1.050
GA - HART	Choice II	1.000
GA - HEARD	NoProduct	0.900
GA - HEARD	TC	0.900
GA - HEARD	TCHL	0.900
GA - HEARD	OC	0.797
GA - HEARD	MC	0.697
GA - HEARD	EPO	0.697
GA - HEARD	OAMC	0.697
GA - HEARD	OAEPO	0.697
GA - HEARD	Choice II	0.697
GA - Heard (GA01)	QPOS	0.697
GA - Heard (GA01)	HMO	0.797
GA - Heard (GA01)	OAQPOS	0.697
GA - Heard (GA01)	OAHMO	0.797

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Heard (GA01)	Choice II	0.697
GA - Henry	NoProduct	0.900
GA - Henry	TC	0.900
GA - Henry	TCHL	0.900
GA - Henry	OC	0.797
GA - Henry	MC	0.697
GA - Henry	EPO	0.697
GA - Henry	OAMC	0.697
GA - Henry	OAEPO	0.697
GA - Henry	Choice II	0.697
GA - Henry (GA01)	QPOS	0.697
GA - Henry (GA01)	HMO	0.797
GA - Henry (GA01)	OAQPOS	0.697
GA - Henry (GA01)	OAHMO	0.797
GA - Henry (GA01)	Choice II	0.697
GA - HOUSTON	NoProduct	1.100
GA - HOUSTON	TC	1.100
GA - HOUSTON	TCHL	1.100
GA - HOUSTON	OC	1.150
GA - HOUSTON	MC	1.050
GA - HOUSTON	EPO	1.050
GA - HOUSTON	OAMC	1.050
GA - HOUSTON	OAEPO	1.050
GA - HOUSTON	Choice II	1.000
GA - Houston (GA02)	QPOS	0.697
GA - Houston (GA02)	HMO	0.797
GA - Houston (GA02)	OAQPOS	0.697
GA - Houston (GA02)	OAHMO	0.797
GA - Houston (GA02)	Choice II	0.697
GA - Jackson	NoProduct	0.900
GA - Jackson	TC	0.900
GA - Jackson	TCHL	0.900
GA - Jackson	OC	0.797
GA - Jackson	MC	0.697
GA - Jackson	EPO	0.697
GA - Jackson	OAMC	0.697
GA - Jackson	OAEPO	0.697
GA - Jackson	Choice II	0.697
GA - Jackson (GA01)	QPOS	0.697
GA - Jackson (GA01)	HMO	0.797
GA - Jackson (GA01)	OAQPOS	0.697
GA - Jackson (GA01)	OAHMO	0.797
GA - Jackson (GA01)	Choice II	0.697
GA - JASPER	NoProduct	0.900
GA - JASPER	TC	0.900
GA - JASPER	TCHL	0.900
GA - JASPER	OC	0.797
GA - JASPER	MC	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - JASPER	EPO	0.697
GA - JASPER	OAMC	0.697
GA - JASPER	OAEPO	0.697
GA - JASPER	Choice II	0.697
GA - Jasper (GA01)	QPOS	0.697
GA - Jasper (GA01)	HMO	0.797
GA - Jasper (GA01)	OAQPOS	0.697
GA - Jasper (GA01)	OAHMO	0.797
GA - Jasper (GA01)	Choice II	0.697
GA - JEFF DAVIS	NoProduct	1.100
GA - JEFF DAVIS	TC	1.100
GA - JEFF DAVIS	TCHL	1.100
GA - JEFF DAVIS	OC	1.150
GA - JEFF DAVIS	MC	1.050
GA - JEFF DAVIS	EPO	1.050
GA - JEFF DAVIS	OAMC	1.050
GA - JEFF DAVIS	OAEPO	1.050
GA - JEFF DAVIS	Choice II	1.000
GA - JEFFERSON	NoProduct	1.100
GA - JEFFERSON	TC	1.100
GA - JEFFERSON	TCHL	1.100
GA - JEFFERSON	OC	1.150
GA - JEFFERSON	MC	1.050
GA - JEFFERSON	EPO	1.050
GA - JEFFERSON	OAMC	1.050
GA - JEFFERSON	OAEPO	1.050
GA - JEFFERSON	Choice II	1.000
GA - Jefferson (GA03)	QPOS	0.700
GA - Jefferson (GA03)	HMO	0.800
GA - Jefferson (GA03)	OAQPOS	0.700
GA - Jefferson (GA03)	OAHMO	0.800
GA - Jefferson (GA03)	Choice II	1.000
GA - JENKINS	NoProduct	1.100
GA - JENKINS	TC	1.100
GA - JENKINS	TCHL	1.100
GA - JENKINS	OC	1.150
GA - JENKINS	MC	1.050
GA - JENKINS	EPO	1.050
GA - JENKINS	OAMC	1.050
GA - JENKINS	OAEPO	1.050
GA - JENKINS	Choice II	1.000
GA - JOHNSON	NoProduct	1.100
GA - JOHNSON	TC	1.100
GA - JOHNSON	TCHL	1.100
GA - JOHNSON	OC	1.150
GA - JOHNSON	MC	1.050
GA - JOHNSON	EPO	1.050
GA - JOHNSON	OAMC	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - JOHNSON	OAEPO	1.050
GA - JOHNSON	Choice II	1.000
GA - JONES	NoProduct	1.100
GA - JONES	TC	1.100
GA - JONES	TCHL	1.100
GA - JONES	OC	1.150
GA - JONES	MC	1.050
GA - JONES	EPO	1.050
GA - JONES	OAMC	1.050
GA - JONES	OAEPO	1.050
GA - JONES	Choice II	1.000
GA - Jones (GA02)	QPOS	0.697
GA - Jones (GA02)	HMO	0.797
GA - Jones (GA02)	OAQPOS	0.697
GA - Jones (GA02)	OAHMO	0.797
GA - Jones (GA02)	Choice II	0.697
GA - LAMAR	NoProduct	0.900
GA - LAMAR	TC	0.900
GA - LAMAR	TCHL	0.900
GA - LAMAR	OC	0.797
GA - LAMAR	MC	0.697
GA - LAMAR	EPO	0.697
GA - LAMAR	OAMC	0.697
GA - LAMAR	OAEPO	0.697
GA - LAMAR	Choice II	0.697
GA - LANIER	NoProduct	1.100
GA - LANIER	TC	1.100
GA - LANIER	TCHL	1.100
GA - LANIER	OC	1.150
GA - LANIER	MC	1.050
GA - LANIER	EPO	1.050
GA - LANIER	OAMC	1.050
GA - LANIER	OAEPO	1.050
GA - LANIER	Choice II	1.000
GA - LAURENS	NoProduct	1.100
GA - LAURENS	TC	1.100
GA - LAURENS	TCHL	1.100
GA - LAURENS	OC	1.150
GA - LAURENS	MC	1.050
GA - LAURENS	EPO	1.050
GA - LAURENS	OAMC	1.050
GA - LAURENS	OAEPO	1.050
GA - LAURENS	Choice II	1.000
GA - LEE	NoProduct	1.100
GA - LEE	TC	1.100
GA - LEE	TCHL	1.100
GA - LEE	OC	1.150
GA - LEE	MC	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - LEE	EPO	1.050
GA - LEE	OAMC	1.050
GA - LEE	OAEPO	1.050
GA - LEE	Choice II	1.000
GA - Liberty	NoProduct	1.100
GA - Liberty	TC	1.100
GA - Liberty	TCHL	1.100
GA - Liberty	OC	1.150
GA - Liberty	MC	1.050
GA - Liberty	EPO	1.050
GA - Liberty	OAMC	1.050
GA - Liberty	OAEPO	1.050
GA - Liberty	Choice II	1.000
GA - Liberty (GA04)	QPOS	0.700
GA - Liberty (GA04)	HMO	0.800
GA - Liberty (GA04)	OAQPOS	0.700
GA - Liberty (GA04)	OAHMO	0.800
GA - Liberty (GA04)	Choice II	1.000
GA - LINCOLN	NoProduct	1.100
GA - LINCOLN	TC	1.100
GA - LINCOLN	TCHL	1.100
GA - LINCOLN	OC	1.150
GA - LINCOLN	MC	1.050
GA - LINCOLN	EPO	1.050
GA - LINCOLN	OAMC	1.050
GA - LINCOLN	OAEPO	1.050
GA - LINCOLN	Choice II	1.000
GA - Lincoln (GA03)	QPOS	0.700
GA - Lincoln (GA03)	HMO	0.800
GA - Lincoln (GA03)	OAQPOS	0.700
GA - Lincoln (GA03)	OAHMO	0.800
GA - Lincoln (GA03)	Choice II	1.000
GA - Long	NoProduct	1.100
GA - Long	TC	1.100
GA - Long	TCHL	1.100
GA - Long	OC	1.150
GA - Long	MC	1.050
GA - Long	EPO	1.050
GA - Long	OAMC	1.050
GA - Long	OAEPO	1.050
GA - Long	Choice II	1.000
GA - Long (GA04)	QPOS	0.700
GA - Long (GA04)	HMO	0.800
GA - Long (GA04)	OAQPOS	0.700
GA - Long (GA04)	OAHMO	0.800
GA - Long (GA04)	Choice II	1.000
GA - LOWNDES	NoProduct	1.100
GA - LOWNDES	TC	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - LOWNDES	TCHL	1.100
GA - LOWNDES	OC	1.150
GA - LOWNDES	MC	1.050
GA - LOWNDES	EPO	1.050
GA - LOWNDES	OAMC	1.050
GA - LOWNDES	OAEPO	1.050
GA - LOWNDES	Choice II	1.000
GA - LUMPKIN	NoProduct	0.900
GA - LUMPKIN	TC	0.900
GA - LUMPKIN	TCHL	0.900
GA - LUMPKIN	OC	0.797
GA - LUMPKIN	MC	0.697
GA - LUMPKIN	EPO	0.697
GA - LUMPKIN	OAMC	0.697
GA - LUMPKIN	OAEPO	0.697
GA - LUMPKIN	Choice II	0.697
GA - MACON	NoProduct	1.100
GA - MACON	TC	1.100
GA - MACON	TCHL	1.100
GA - MACON	OC	1.150
GA - MACON	MC	1.050
GA - MACON	EPO	1.050
GA - MACON	OAMC	1.050
GA - MACON	OAEPO	1.050
GA - MACON	Choice II	1.000
GA - MADISON	NoProduct	0.900
GA - MADISON	TC	0.900
GA - MADISON	TCHL	0.900
GA - MADISON	OC	0.797
GA - MADISON	MC	0.697
GA - MADISON	EPO	0.697
GA - MADISON	OAMC	0.697
GA - MADISON	OAEPO	0.697
GA - MADISON	Choice II	0.697
GA - MARION	NoProduct	1.100
GA - MARION	TC	1.100
GA - MARION	TCHL	1.100
GA - MARION	OC	1.150
GA - MARION	MC	1.050
GA - MARION	EPO	1.050
GA - MARION	OAMC	1.050
GA - MARION	OAEPO	1.050
GA - MARION	Choice II	1.000
GA - MCDUFFIE	NoProduct	1.100
GA - MCDUFFIE	TC	1.100
GA - MCDUFFIE	TCHL	1.100
GA - MCDUFFIE	OC	1.150
GA - MCDUFFIE	MC	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - MCDUFFIE	EPO	1.050
GA - MCDUFFIE	OAMC	1.050
GA - MCDUFFIE	OAEPO	1.050
GA - MCDUFFIE	Choice II	1.000
GA - MCINTOSH	NoProduct	1.100
GA - MCINTOSH	TC	1.100
GA - MCINTOSH	TCHL	1.100
GA - MCINTOSH	OC	1.150
GA - MCINTOSH	MC	1.050
GA - MCINTOSH	EPO	1.050
GA - MCINTOSH	OAMC	1.050
GA - MCINTOSH	OAEPO	1.050
GA - MCINTOSH	Choice II	1.000
GA - Mcintosh (GA04)	QPOS	0.700
GA - Mcintosh (GA04)	HMO	0.800
GA - Mcintosh (GA04)	OAQPOS	0.700
GA - Mcintosh (GA04)	OAHMO	0.800
GA - Mcintosh (GA04)	Choice II	1.000
GA - MERIWETHER	NoProduct	1.100
GA - MERIWETHER	TC	1.100
GA - MERIWETHER	TCHL	1.100
GA - MERIWETHER	OC	1.150
GA - MERIWETHER	MC	1.050
GA - MERIWETHER	EPO	1.050
GA - MERIWETHER	OAMC	1.050
GA - MERIWETHER	OAEPO	1.050
GA - MERIWETHER	Choice II	1.000
GA - MILLER	NoProduct	1.100
GA - MILLER	TC	1.100
GA - MILLER	TCHL	1.100
GA - MILLER	OC	1.150
GA - MILLER	MC	1.050
GA - MILLER	EPO	1.050
GA - MILLER	OAMC	1.050
GA - MILLER	OAEPO	1.050
GA - MILLER	Choice II	1.000
GA - MITCHELL	NoProduct	1.100
GA - MITCHELL	TC	1.100
GA - MITCHELL	TCHL	1.100
GA - MITCHELL	OC	1.150
GA - MITCHELL	MC	1.050
GA - MITCHELL	EPO	1.050
GA - MITCHELL	OAMC	1.050
GA - MITCHELL	OAEPO	1.050
GA - MITCHELL	Choice II	1.000
GA - MONROE	NoProduct	1.100
GA - MONROE	TC	1.100
GA - MONROE	TCHL	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - MONROE	OC	1.150
GA - MONROE	MC	1.050
GA - MONROE	EPO	1.050
GA - MONROE	OAMC	1.050
GA - MONROE	OAEPO	1.050
GA - MONROE	Choice II	1.000
GA - Monroe (GA02)	QPOS	0.697
GA - Monroe (GA02)	HMO	0.797
GA - Monroe (GA02)	OAQPOS	0.697
GA - Monroe (GA02)	OAHMO	0.797
GA - Monroe (GA02)	Choice II	0.697
GA - MONTGOMERY	NoProduct	1.100
GA - MONTGOMERY	TC	1.100
GA - MONTGOMERY	TCHL	1.100
GA - MONTGOMERY	OC	1.150
GA - MONTGOMERY	MC	1.050
GA - MONTGOMERY	EPO	1.050
GA - MONTGOMERY	OAMC	1.050
GA - MONTGOMERY	OAEPO	1.050
GA - MONTGOMERY	Choice II	1.000
GA - MORGAN	NoProduct	0.900
GA - MORGAN	TC	0.900
GA - MORGAN	TCHL	0.900
GA - MORGAN	OC	0.797
GA - MORGAN	MC	0.697
GA - MORGAN	EPO	0.697
GA - MORGAN	OAMC	0.697
GA - MORGAN	OAEPO	0.697
GA - MORGAN	Choice II	0.697
GA - Morgan (GA01)	QPOS	0.697
GA - Morgan (GA01)	HMO	0.797
GA - Morgan (GA01)	OAQPOS	0.697
GA - Morgan (GA01)	OAHMO	0.797
GA - Morgan (GA01)	Choice II	0.697
GA - MURRAY	NoProduct	0.900
GA - MURRAY	TC	0.900
GA - MURRAY	TCHL	0.900
GA - MURRAY	OC	0.797
GA - MURRAY	MC	0.697
GA - MURRAY	EPO	0.697
GA - MURRAY	OAMC	0.697
GA - MURRAY	OAEPO	0.697
GA - MURRAY	Choice II	0.697
GA - MUSCOGEE	NoProduct	1.100
GA - MUSCOGEE	TC	1.100
GA - MUSCOGEE	TCHL	1.100
GA - MUSCOGEE	OC	1.150
GA - MUSCOGEE	MC	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - MUSCOGEE	EPO	1.050
GA - MUSCOGEE	OAMC	1.050
GA - MUSCOGEE	OAEPO	1.050
GA - MUSCOGEE	Choice II	1.000
GA - Muscogee (GA02)	QPOS	0.697
GA - Muscogee (GA02)	HMO	0.797
GA - Muscogee (GA02)	OAQPOS	0.697
GA - Muscogee (GA02)	OAHMO	0.797
GA - Muscogee (GA02)	Choice II	0.697
GA - Newton	NoProduct	0.900
GA - Newton	TC	0.900
GA - Newton	TCHL	0.900
GA - Newton	OC	0.797
GA - Newton	MC	0.697
GA - Newton	EPO	0.697
GA - Newton	OAMC	0.697
GA - Newton	OAEPO	0.697
GA - Newton	Choice II	0.697
GA - Newton (GA01)	QPOS	0.697
GA - Newton (GA01)	HMO	0.797
GA - Newton (GA01)	OAQPOS	0.697
GA - Newton (GA01)	OAHMO	0.797
GA - Newton (GA01)	Choice II	0.697
GA - NORTH GEORGIA	NoProduct	0.900
GA - NORTH GEORGIA	TC	0.900
GA - NORTH GEORGIA	TCHL	0.900
GA - NORTH GEORGIA	OC	0.797
GA - NORTH GEORGIA	MC	0.697
GA - NORTH GEORGIA	EPO	0.697
GA - NORTH GEORGIA	OAMC	0.697
GA - NORTH GEORGIA	OAEPO	0.697
GA - NORTH GEORGIA	Choice II	0.697
GA - Oconee	NoProduct	0.900
GA - Oconee	TC	0.900
GA - Oconee	TCHL	0.900
GA - Oconee	OC	0.797
GA - Oconee	MC	0.697
GA - Oconee	EPO	0.697
GA - Oconee	OAMC	0.697
GA - Oconee	OAEPO	0.697
GA - Oconee	Choice II	0.697
GA - Oconee (GA01)	QPOS	0.697
GA - Oconee (GA01)	HMO	0.797
GA - Oconee (GA01)	OAQPOS	0.697
GA - Oconee (GA01)	OAHMO	0.797
GA - Oconee (GA01)	Choice II	0.697
GA - Oglethorpe	NoProduct	0.900
GA - Oglethorpe	TC	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Oglethorpe	TCHL	0.900
GA - Oglethorpe	OC	0.797
GA - Oglethorpe	MC	0.697
GA - Oglethorpe	EPO	0.697
GA - Oglethorpe	OAMC	0.697
GA - Oglethorpe	OAEP0	0.697
GA - Oglethorpe	Choice II	0.697
GA - Oglethorpe (GA01)	QPOS	0.697
GA - Oglethorpe (GA01)	HMO	0.797
GA - Oglethorpe (GA01)	OAQPOS	0.697
GA - Oglethorpe (GA01)	OA HMO	0.797
GA - Oglethorpe (GA01)	Choice II	0.697
GA - Paulding	NoProduct	0.900
GA - Paulding	TC	0.900
GA - Paulding	TCHL	0.900
GA - Paulding	OC	0.797
GA - Paulding	MC	0.697
GA - Paulding	EPO	0.697
GA - Paulding	OAMC	0.697
GA - Paulding	OAEP0	0.697
GA - Paulding	Choice II	0.697
GA - Paulding (GA01)	QPOS	0.697
GA - Paulding (GA01)	HMO	0.797
GA - Paulding (GA01)	OAQPOS	0.697
GA - Paulding (GA01)	OA HMO	0.797
GA - Paulding (GA01)	Choice II	0.697
GA - PEACH	NoProduct	1.100
GA - PEACH	TC	1.100
GA - PEACH	TCHL	1.100
GA - PEACH	OC	1.150
GA - PEACH	MC	1.050
GA - PEACH	EPO	1.050
GA - PEACH	OAMC	1.050
GA - PEACH	OAEP0	1.050
GA - PEACH	Choice II	1.000
GA - Peach (GA02)	QPOS	0.697
GA - Peach (GA02)	HMO	0.797
GA - Peach (GA02)	OAQPOS	0.697
GA - Peach (GA02)	OA HMO	0.797
GA - Peach (GA02)	Choice II	0.697
GA - Pickens	NoProduct	0.900
GA - Pickens	TC	0.900
GA - Pickens	TCHL	0.900
GA - Pickens	OC	0.797
GA - Pickens	MC	0.697
GA - Pickens	EPO	0.697
GA - Pickens	OAMC	0.697
GA - Pickens	OAEP0	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Pickens	Choice II	0.697
GA - Pickens (GA01)	QPOS	0.697
GA - Pickens (GA01)	HMO	0.797
GA - Pickens (GA01)	OAQPOS	0.697
GA - Pickens (GA01)	OAHMO	0.797
GA - Pickens (GA01)	Choice II	0.697
GA - PIERCE	NoProduct	1.100
GA - PIERCE	TC	1.100
GA - PIERCE	TCHL	1.100
GA - PIERCE	OC	1.150
GA - PIERCE	MC	1.050
GA - PIERCE	EPO	1.050
GA - PIERCE	OAMC	1.050
GA - PIERCE	OAEP0	1.050
GA - PIERCE	Choice II	1.000
GA - PIKE	NoProduct	0.900
GA - PIKE	TC	0.900
GA - PIKE	TCHL	0.900
GA - PIKE	OC	0.797
GA - PIKE	MC	0.697
GA - PIKE	EPO	0.697
GA - PIKE	OAMC	0.697
GA - PIKE	OAEP0	0.697
GA - PIKE	Choice II	0.697
GA - POLK	NoProduct	0.900
GA - POLK	TC	0.900
GA - POLK	TCHL	0.900
GA - POLK	OC	0.797
GA - POLK	MC	0.697
GA - POLK	EPO	0.697
GA - POLK	OAMC	0.697
GA - POLK	OAEP0	0.697
GA - POLK	Choice II	0.697
GA - Polk (GA01)	QPOS	0.697
GA - Polk (GA01)	HMO	0.797
GA - Polk (GA01)	OAQPOS	0.697
GA - Polk (GA01)	OAHMO	0.797
GA - Polk (GA01)	Choice II	0.697
GA - PULASKI	NoProduct	1.100
GA - PULASKI	TC	1.100
GA - PULASKI	TCHL	1.100
GA - PULASKI	OC	1.150
GA - PULASKI	MC	1.050
GA - PULASKI	EPO	1.050
GA - PULASKI	OAMC	1.050
GA - PULASKI	OAEP0	1.050
GA - PULASKI	Choice II	1.000
GA - Pulaski (GA02)	QPOS	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Pulaski (GA02)	HMO	0.797
GA - Pulaski (GA02)	OAQPOS	0.697
GA - Pulaski (GA02)	OAHMO	0.797
GA - Pulaski (GA02)	Choice II	0.697
GA - PUTNAM	NoProduct	1.100
GA - PUTNAM	TC	1.100
GA - PUTNAM	TCHL	1.100
GA - PUTNAM	OC	1.150
GA - PUTNAM	MC	1.050
GA - PUTNAM	EPO	1.050
GA - PUTNAM	OAMC	1.050
GA - PUTNAM	OAEPO	1.050
GA - PUTNAM	Choice II	1.000
GA - Putnam (GA02)	OPOS	0.697
GA - Putnam (GA02)	HMO	0.797
GA - Putnam (GA02)	OAQPOS	0.697
GA - Putnam (GA02)	OAHMO	0.797
GA - Putnam (GA02)	Choice II	0.697
GA - QUITMAN	NoProduct	1.100
GA - QUITMAN	TC	1.100
GA - QUITMAN	TCHL	1.100
GA - QUITMAN	OC	1.150
GA - QUITMAN	MC	1.050
GA - QUITMAN	EPO	1.050
GA - QUITMAN	OAMC	1.050
GA - QUITMAN	OAEPO	1.050
GA - QUITMAN	Choice II	1.000
GA - RABUN	NoProduct	0.900
GA - RABUN	TC	0.900
GA - RABUN	TCHL	0.900
GA - RABUN	OC	0.797
GA - RABUN	MC	0.697
GA - RABUN	EPO	0.697
GA - RABUN	OAMC	0.697
GA - RABUN	OAEPO	0.697
GA - RABUN	Choice II	0.697
GA - RANDOLPH	NoProduct	1.100
GA - RANDOLPH	TC	1.100
GA - RANDOLPH	TCHL	1.100
GA - RANDOLPH	OC	1.150
GA - RANDOLPH	MC	1.050
GA - RANDOLPH	EPO	1.050
GA - RANDOLPH	OAMC	1.050
GA - RANDOLPH	OAEPO	1.050
GA - RANDOLPH	Choice II	1.000
GA - RICHMOND	NoProduct	1.100
GA - RICHMOND	TC	1.100
GA - RICHMOND	TCHL	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - RICHMOND	OC	1.150
GA - RICHMOND	MC	1.050
GA - RICHMOND	EPO	1.050
GA - RICHMOND	OAMC	1.050
GA - RICHMOND	OAEPO	1.050
GA - RICHMOND	Choice II	1.000
GA - Richmond (GA03)	QPOS	0.700
GA - Richmond (GA03)	HMO	0.800
GA - Richmond (GA03)	OAQPOS	0.700
GA - Richmond (GA03)	OAHMO	0.800
GA - Richmond (GA03)	Choice II	1.000
GA - Rockdale	NoProduct	0.900
GA - Rockdale	TC	0.900
GA - Rockdale	TCHL	0.900
GA - Rockdale	OC	0.797
GA - Rockdale	MC	0.697
GA - Rockdale	EPO	0.697
GA - Rockdale	OAMC	0.697
GA - Rockdale	OAEPO	0.697
GA - Rockdale	Choice II	0.697
GA - Rockdale (GA01)	QPOS	0.697
GA - Rockdale (GA01)	HMO	0.797
GA - Rockdale (GA01)	OAQPOS	0.697
GA - Rockdale (GA01)	OAHMO	0.797
GA - Rockdale (GA01)	Choice II	0.697
GA - RWIN	NoProduct	1.100
GA - RWIN	TC	1.100
GA - RWIN	TCHL	1.100
GA - RWIN	OC	1.150
GA - RWIN	MC	1.050
GA - RWIN	EPO	1.050
GA - RWIN	OAMC	1.050
GA - RWIN	OAEPO	1.050
GA - RWIN	Choice II	1.000
GA - SAVANNAH	NoProduct	1.100
GA - SAVANNAH	TC	1.100
GA - SAVANNAH	TCHL	1.100
GA - SAVANNAH	OC	1.150
GA - SAVANNAH	MC	1.050
GA - SAVANNAH	EPO	1.050
GA - SAVANNAH	OAMC	1.050
GA - SAVANNAH	OAEPO	1.050
GA - SAVANNAH	Choice II	1.000
GA - Savannah (GA04)	QPOS	0.700
GA - Savannah (GA04)	QPOS	0.700
GA - Savannah (GA04)	HMO	0.800
GA - Savannah (GA04)	HMO	0.800
GA - Savannah (GA04)	OAQPOS	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Savannah (GA04)	OAQPOS	0.700
GA - Savannah (GA04)	OAHMO	0.800
GA - Savannah (GA04)	OAHMO	0.800
GA - Savannah (GA04)	Choice II	1.000
GA - Savannah (GA04)	Choice II	1.000
GA - SCHLEY	NoProduct	1.100
GA - SCHLEY	TC	1.100
GA - SCHLEY	TCHL	1.100
GA - SCHLEY	OC	1.150
GA - SCHLEY	MC	1.050
GA - SCHLEY	EPO	1.050
GA - SCHLEY	OAMC	1.050
GA - SCHLEY	OAEPO	1.050
GA - SCHLEY	Choice II	1.000
GA - SCREVEN	NoProduct	1.100
GA - SCREVEN	TC	1.100
GA - SCREVEN	TCHL	1.100
GA - SCREVEN	OC	1.150
GA - SCREVEN	MC	1.050
GA - SCREVEN	EPO	1.050
GA - SCREVEN	OAMC	1.050
GA - SCREVEN	OAEPO	1.050
GA - SCREVEN	Choice II	1.000
GA - SEMINOLE	NoProduct	1.100
GA - SEMINOLE	TC	1.100
GA - SEMINOLE	TCHL	1.100
GA - SEMINOLE	OC	1.150
GA - SEMINOLE	MC	1.050
GA - SEMINOLE	EPO	1.050
GA - SEMINOLE	OAMC	1.050
GA - SEMINOLE	OAEPO	1.050
GA - SEMINOLE	Choice II	1.000
GA - SOUTH GEORGIA	NoProduct	1.100
GA - SOUTH GEORGIA	TC	1.100
GA - SOUTH GEORGIA	TCHL	1.100
GA - SOUTH GEORGIA	OC	1.150
GA - SOUTH GEORGIA	MC	1.050
GA - SOUTH GEORGIA	EPO	1.050
GA - SOUTH GEORGIA	OAMC	1.050
GA - SOUTH GEORGIA	OAEPO	1.050
GA - SOUTH GEORGIA	Choice II	1.000
GA - Spalding	NoProduct	0.900
GA - Spalding	TC	0.900
GA - Spalding	TCHL	0.900
GA - Spalding	OC	0.797
GA - Spalding	MC	0.697
GA - Spalding	EPO	0.697
GA - Spalding	OAMC	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Spalding	OAEPO	0.697
GA - Spalding	Choice II	0.697
GA - Spalding (GA01)	QPOS	0.697
GA - Spalding (GA01)	HMO	0.797
GA - Spalding (GA01)	OAQPOS	0.697
GA - Spalding (GA01)	OAHMO	0.797
GA - Spalding (GA01)	Choice II	0.697
GA - STEPHENS	NoProduct	0.900
GA - STEPHENS	TC	0.900
GA - STEPHENS	TCHL	0.900
GA - STEPHENS	OC	0.797
GA - STEPHENS	MC	0.697
GA - STEPHENS	EPO	0.697
GA - STEPHENS	OAMC	0.697
GA - STEPHENS	OAEPO	0.697
GA - STEPHENS	Choice II	0.697
GA - STEWART	NoProduct	1.100
GA - STEWART	TC	1.100
GA - STEWART	TCHL	1.100
GA - STEWART	OC	1.150
GA - STEWART	MC	1.050
GA - STEWART	EPO	1.050
GA - STEWART	OAMC	1.050
GA - STEWART	OAEPO	1.050
GA - STEWART	Choice II	1.000
GA - STOCKBRIDGE	NoProduct	1.100
GA - STOCKBRIDGE	TC	1.100
GA - STOCKBRIDGE	TCHL	1.100
GA - STOCKBRIDGE	OC	1.150
GA - STOCKBRIDGE	MC	1.050
GA - STOCKBRIDGE	EPO	1.050
GA - STOCKBRIDGE	OAMC	1.050
GA - STOCKBRIDGE	OAEPO	1.050
GA - STOCKBRIDGE	Choice II	1.000
GA - SUMTER	NoProduct	1.100
GA - SUMTER	TC	1.100
GA - SUMTER	TCHL	1.100
GA - SUMTER	OC	1.150
GA - SUMTER	MC	1.050
GA - SUMTER	EPO	1.050
GA - SUMTER	OAMC	1.050
GA - SUMTER	OAEPO	1.050
GA - SUMTER	Choice II	1.000
GA - TALBOT	NoProduct	1.100
GA - TALBOT	TC	1.100
GA - TALBOT	TCHL	1.100
GA - TALBOT	OC	1.150
GA - TALBOT	MC	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - TALBOT	EPO	1.050
GA - TALBOT	OAMC	1.050
GA - TALBOT	OAEP0	1.050
GA - TALBOT	Choice II	1.000
GA - TALIAFERRO	NoProduct	1.100
GA - TALIAFERRO	TC	1.100
GA - TALIAFERRO	TCHL	1.100
GA - TALIAFERRO	OC	1.150
GA - TALIAFERRO	MC	1.050
GA - TALIAFERRO	EPO	1.050
GA - TALIAFERRO	OAMC	1.050
GA - TALIAFERRO	OAEP0	1.050
GA - TALIAFERRO	Choice II	1.000
GA - Taliaferro (GA03)	QPOS	0.700
GA - Taliaferro (GA03)	HMO	0.800
GA - Taliaferro (GA03)	OAQPOS	0.700
GA - Taliaferro (GA03)	OAHMO	0.800
GA - Taliaferro (GA03)	Choice II	1.000
GA - TATTNALL	NoProduct	1.100
GA - TATTNALL	TC	1.100
GA - TATTNALL	TCHL	1.100
GA - TATTNALL	OC	1.150
GA - TATTNALL	MC	1.050
GA - TATTNALL	EPO	1.050
GA - TATTNALL	OAMC	1.050
GA - TATTNALL	OAEP0	1.050
GA - TATTNALL	Choice II	1.000
GA - TAYLOR	NoProduct	1.100
GA - TAYLOR	TC	1.100
GA - TAYLOR	TCHL	1.100
GA - TAYLOR	OC	1.150
GA - TAYLOR	MC	1.050
GA - TAYLOR	EPO	1.050
GA - TAYLOR	OAMC	1.050
GA - TAYLOR	OAEP0	1.050
GA - TAYLOR	Choice II	1.000
GA - TELFAIR	NoProduct	1.100
GA - TELFAIR	TC	1.100
GA - TELFAIR	TCHL	1.100
GA - TELFAIR	OC	1.150
GA - TELFAIR	MC	1.050
GA - TELFAIR	EPO	1.050
GA - TELFAIR	OAMC	1.050
GA - TELFAIR	OAEP0	1.050
GA - TELFAIR	Choice II	1.000
GA - TERRELL	NoProduct	1.100
GA - TERRELL	TC	1.100
GA - TERRELL	TCHL	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - TERRELL	OC	1.150
GA - TERRELL	MC	1.050
GA - TERRELL	EPO	1.050
GA - TERRELL	OAMC	1.050
GA - TERRELL	OAEPO	1.050
GA - TERRELL	Choice II	1.000
GA - THOMAS	NoProduct	1.100
GA - THOMAS	TC	1.100
GA - THOMAS	TCHL	1.100
GA - THOMAS	OC	1.150
GA - THOMAS	MC	1.050
GA - THOMAS	EPO	1.050
GA - THOMAS	OAMC	1.050
GA - THOMAS	OAEPO	1.050
GA - THOMAS	Choice II	1.000
GA - TIFT	NoProduct	1.100
GA - TIFT	TC	1.100
GA - TIFT	TCHL	1.100
GA - TIFT	OC	1.150
GA - TIFT	MC	1.050
GA - TIFT	EPO	1.050
GA - TIFT	OAMC	1.050
GA - TIFT	OAEPO	1.050
GA - TIFT	Choice II	1.000
GA - TOOMBS	NoProduct	1.100
GA - TOOMBS	TC	1.100
GA - TOOMBS	TCHL	1.100
GA - TOOMBS	OC	1.150
GA - TOOMBS	MC	1.050
GA - TOOMBS	EPO	1.050
GA - TOOMBS	OAMC	1.050
GA - TOOMBS	OAEPO	1.050
GA - TOOMBS	Choice II	1.000
GA - TOWNS	NoProduct	0.900
GA - TOWNS	TC	0.900
GA - TOWNS	TCHL	0.900
GA - TOWNS	OC	0.797
GA - TOWNS	MC	0.697
GA - TOWNS	EPO	0.697
GA - TOWNS	OAMC	0.697
GA - TOWNS	OAEPO	0.697
GA - TOWNS	Choice II	0.697
GA - TREUTLEN	NoProduct	1.100
GA - TREUTLEN	TC	1.100
GA - TREUTLEN	TCHL	1.100
GA - TREUTLEN	OC	1.150
GA - TREUTLEN	MC	1.050
GA - TREUTLEN	EPO	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - TREUTLEN	OAMC	1.050
GA - TREUTLEN	OAEP0	1.050
GA - TREUTLEN	Choice II	1.000
GA - TROUP	NoProduct	1.100
GA - TROUP	TC	1.100
GA - TROUP	TCHL	1.100
GA - TROUP	OC	1.150
GA - TROUP	MC	1.050
GA - TROUP	EPO	1.050
GA - TROUP	OAMC	1.050
GA - TROUP	OAEP0	1.050
GA - TROUP	Choice II	1.000
GA - Troup (GA02)	QPOS	0.697
GA - Troup (GA02)	HMO	0.797
GA - Troup (GA02)	OAQPOS	0.697
GA - Troup (GA02)	OAHMO	0.797
GA - Troup (GA02)	Choice II	0.697
GA - TURNER	NoProduct	1.100
GA - TURNER	TC	1.100
GA - TURNER	TCHL	1.100
GA - TURNER	OC	1.150
GA - TURNER	MC	1.050
GA - TURNER	EPO	1.050
GA - TURNER	OAMC	1.050
GA - TURNER	OAEP0	1.050
GA - TURNER	Choice II	1.000
GA - TWIGGS	NoProduct	1.100
GA - TWIGGS	TC	1.100
GA - TWIGGS	TCHL	1.100
GA - TWIGGS	OC	1.150
GA - TWIGGS	MC	1.050
GA - TWIGGS	EPO	1.050
GA - TWIGGS	OAMC	1.050
GA - TWIGGS	OAEP0	1.050
GA - TWIGGS	Choice II	1.000
GA - Twiggs (GA02)	QPOS	0.697
GA - Twiggs (GA02)	HMO	0.797
GA - Twiggs (GA02)	OAQPOS	0.697
GA - Twiggs (GA02)	OAHMO	0.797
GA - Twiggs (GA02)	Choice II	0.697
GA - UNION	NoProduct	0.900
GA - UNION	TC	0.900
GA - UNION	TCHL	0.900
GA - UNION	OC	0.797
GA - UNION	MC	0.697
GA - UNION	EPO	0.697
GA - UNION	OAMC	0.697
GA - UNION	OAEP0	0.697

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - UNION	Choice II	0.697
GA - UPSON	NoProduct	1.100
GA - UPSON	TC	1.100
GA - UPSON	TCHL	1.100
GA - UPSON	OC	1.150
GA - UPSON	MC	1.050
GA - UPSON	EPO	1.050
GA - UPSON	OAMC	1.050
GA - UPSON	OAEPO	1.050
GA - UPSON	Choice II	1.000
GA - Upson (GA02)	QPOS	0.697
GA - Upson (GA02)	HMO	0.797
GA - Upson (GA02)	OAQPOS	0.697
GA - Upson (GA02)	OAHMO	0.797
GA - Upson (GA02)	Choice II	0.697
GA - WALKER	NoProduct	0.900
GA - WALKER	TC	0.900
GA - WALKER	TCHL	0.900
GA - WALKER	OC	0.797
GA - WALKER	MC	0.697
GA - WALKER	EPO	0.697
GA - WALKER	OAMC	0.697
GA - WALKER	OAEPO	0.697
GA - WALKER	Choice II	0.697
GA - Walker_Dade	NoProduct	0.900
GA - Walker_Dade	TC	0.900
GA - Walker_Dade	TCHL	0.900
GA - Walker_Dade	OC	0.797
GA - Walker_Dade	MC	0.697
GA - Walker_Dade	EPO	0.697
GA - Walker_Dade	OAMC	0.697
GA - Walker_Dade	OAEPO	0.697
GA - Walker_Dade	Choice II	0.697
GA - Walton	NoProduct	0.900
GA - Walton	TC	0.900
GA - Walton	TCHL	0.900
GA - Walton	OC	0.797
GA - Walton	MC	0.697
GA - Walton	EPO	0.697
GA - Walton	OAMC	0.697
GA - Walton	OAEPO	0.697
GA - Walton	Choice II	0.697
GA - Walton (GA01)	QPOS	0.697
GA - Walton (GA01)	HMO	0.797
GA - Walton (GA01)	OAQPOS	0.697
GA - Walton (GA01)	OAHMO	0.797
GA - Walton (GA01)	Choice II	0.697
GA - WARE	NoProduct	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - WARE	TC	1.100
GA - WARE	TCHL	1.100
GA - WARE	OC	1.150
GA - WARE	MC	1.050
GA - WARE	EPO	1.050
GA - WARE	OAMC	1.050
GA - WARE	OAEP0	1.050
GA - WARE	Choice II	1.000
GA - WARREN	NoProduct	1.100
GA - WARREN	TC	1.100
GA - WARREN	TCHL	1.100
GA - WARREN	OC	1.150
GA - WARREN	MC	1.050
GA - WARREN	EPO	1.050
GA - WARREN	OAMC	1.050
GA - WARREN	OAEP0	1.050
GA - WARREN	Choice II	1.000
GA - Warren (GA03)	QPOS	0.700
GA - Warren (GA03)	HMO	0.800
GA - Warren (GA03)	OAQPOS	0.700
GA - Warren (GA03)	OAHMO	0.800
GA - Warren (GA03)	Choice II	1.000
GA - WASHINGTON	NoProduct	1.100
GA - WASHINGTON	TC	1.100
GA - WASHINGTON	TCHL	1.100
GA - WASHINGTON	OC	1.150
GA - WASHINGTON	MC	1.050
GA - WASHINGTON	EPO	1.050
GA - WASHINGTON	OAMC	1.050
GA - WASHINGTON	OAEP0	1.050
GA - WASHINGTON	Choice II	1.000
GA - Washington (GA03)	QPOS	0.700
GA - Washington (GA03)	HMO	0.800
GA - Washington (GA03)	OAQPOS	0.700
GA - Washington (GA03)	OAHMO	0.800
GA - Washington (GA03)	Choice II	1.000
GA - WAYNE	NoProduct	1.100
GA - WAYNE	TC	1.100
GA - WAYNE	TCHL	1.100
GA - WAYNE	OC	1.150
GA - WAYNE	MC	1.050
GA - WAYNE	EPO	1.050
GA - WAYNE	OAMC	1.050
GA - WAYNE	OAEP0	1.050
GA - WAYNE	Choice II	1.000
GA - WEBSTER	NoProduct	1.100
GA - WEBSTER	TC	1.100
GA - WEBSTER	TCHL	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - WEBSTER	OC	1.150
GA - WEBSTER	MC	1.050
GA - WEBSTER	EPO	1.050
GA - WEBSTER	OAMC	1.050
GA - WEBSTER	OAEPO	1.050
GA - WEBSTER	Choice II	1.000
GA - WHEELER	NoProduct	1.100
GA - WHEELER	TC	1.100
GA - WHEELER	TCHL	1.100
GA - WHEELER	OC	1.150
GA - WHEELER	MC	1.050
GA - WHEELER	EPO	1.050
GA - WHEELER	OAMC	1.050
GA - WHEELER	OAEPO	1.050
GA - WHEELER	Choice II	1.000
GA - WHITE	NoProduct	0.900
GA - WHITE	TC	0.900
GA - WHITE	TCHL	0.900
GA - WHITE	OC	0.797
GA - WHITE	MC	0.697
GA - WHITE	EPO	0.697
GA - WHITE	OAMC	0.697
GA - WHITE	OAEPO	0.697
GA - WHITE	Choice II	0.697
GA - WHITFIELD	NoProduct	0.900
GA - WHITFIELD	TC	0.900
GA - WHITFIELD	TCHL	0.900
GA - WHITFIELD	OC	0.797
GA - WHITFIELD	MC	0.697
GA - WHITFIELD	EPO	0.697
GA - WHITFIELD	OAMC	0.697
GA - WHITFIELD	OAEPO	0.697
GA - WHITFIELD	Choice II	0.697
GA - WILCOX	NoProduct	1.100
GA - WILCOX	TC	1.100
GA - WILCOX	TCHL	1.100
GA - WILCOX	OC	1.150
GA - WILCOX	MC	1.050
GA - WILCOX	EPO	1.050
GA - WILCOX	OAMC	1.050
GA - WILCOX	OAEPO	1.050
GA - WILCOX	Choice II	1.000
GA - WILKES	NoProduct	1.100
GA - WILKES	TC	1.100
GA - WILKES	TCHL	1.100
GA - WILKES	OC	1.150
GA - WILKES	MC	1.050
GA - WILKES	EPO	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - WILKES	OAMC	1.050
GA - WILKES	OAEP0	1.050
GA - WILKES	Choice II	1.000
GA - Wilkes (GA03)	QPOS	0.700
GA - Wilkes (GA03)	HMO	0.800
GA - Wilkes (GA03)	OAQPOS	0.700
GA - Wilkes (GA03)	OAHMO	0.800
GA - Wilkes (GA03)	Choice II	1.000
GA - WILKINSON	NoProduct	1.100
GA - WILKINSON	TC	1.100
GA - WILKINSON	TCHL	1.100
GA - WILKINSON	OC	1.150
GA - WILKINSON	MC	1.050
GA - WILKINSON	EPO	1.050
GA - WILKINSON	OAMC	1.050
GA - WILKINSON	OAEP0	1.050
GA - WILKINSON	Choice II	1.000
GA - Wilkinson (GA02)	QPOS	0.697
GA - Wilkinson (GA02)	HMO	0.797
GA - Wilkinson (GA02)	OAQPOS	0.697
GA - Wilkinson (GA02)	OAHMO	0.797
GA - Wilkinson (GA02)	Choice II	0.697
GA - WORTH	NoProduct	1.100
GA - WORTH	TC	1.100
GA - WORTH	TCHL	1.100
GA - WORTH	OC	1.150
GA - WORTH	MC	1.050
GA - WORTH	EPO	1.050
GA - WORTH	OAMC	1.050
GA - WORTH	OAEP0	1.050
GA - WORTH	Choice II	1.000
GU - GUAM	NoProduct	1.000
GU - GUAM	TC	1.000
GU - GUAM	TCHL	1.000
GU - GUAM	OC	1.000
GU - GUAM	MC	1.000
GU - GUAM	EPO	1.000
GU - GUAM	OAMC	1.000
GU - GUAM	OAEP0	1.000
GU - GUAM	Choice II	1.000
HI - All Others HI	NoProduct	1.000
HI - All Others HI	TC	1.000
HI - All Others HI	TCHL	1.000
HI - All Others HI	OC	1.000
HI - All Others HI	MC	1.000
HI - All Others HI	EPO	1.000
HI - All Others HI	OAMC	1.000
HI - All Others HI	OAEP0	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
HI - All Others HI	Choice II	1.000
HI - All Others HI	NoProduct	1.000
HI - All Others HI	TC	1.000
HI - All Others HI	TCHL	1.000
HI - All Others HI	OC	1.000
HI - All Others HI	MC	1.000
HI - All Others HI	EPO	1.000
HI - All Others HI	OAMC	1.000
HI - All Others HI	OAEPO	1.000
HI - All Others HI	Choice II	1.000
HI - Hawaii Medicare PPO (HI30)	QPOS	1.000
HI - Hawaii Medicare PPO (HI30)	HMO	1.000
HI - Hawaii Medicare PPO (HI30)	OAQPOS	1.000
HI - Hawaii Medicare PPO (HI30)	OAHMO	1.000
HI - Hawaii Medicare PPO (HI30)	Choice II	1.000
HI - HONOLULU	NoProduct	1.000
HI - HONOLULU	TC	1.000
HI - HONOLULU	TCHL	1.000
HI - HONOLULU	OC	1.000
HI - HONOLULU	MC	1.000
HI - HONOLULU	EPO	1.000
HI - HONOLULU	OAMC	1.000
HI - HONOLULU	OAEPO	1.000
HI - HONOLULU	Choice II	1.000
IA - All Others IA	NoProduct	1.000
IA - All Others IA	TC	1.000
IA - All Others IA	TCHL	1.000
IA - All Others IA	OC	1.037
IA - All Others IA	MC	0.839
IA - All Others IA	EPO	0.839
IA - All Others IA	OAMC	0.839
IA - All Others IA	OAEPO	0.839
IA - All Others IA	Choice II	0.889
IA - All Others IA	NoProduct	1.000
IA - All Others IA	TC	1.000
IA - All Others IA	TCHL	1.000
IA - All Others IA	OC	1.037
IA - All Others IA	MC	0.839
IA - All Others IA	EPO	0.839
IA - All Others IA	OAMC	0.839
IA - All Others IA	OAEPO	0.839
IA - All Others IA	Choice II	0.889
IA - COUNCIL BLUFFS	NoProduct	1.000
IA - COUNCIL BLUFFS	TC	1.000
IA - COUNCIL BLUFFS	TCHL	1.000
IA - COUNCIL BLUFFS	OC	1.037
IA - COUNCIL BLUFFS	MC	0.839
IA - COUNCIL BLUFFS	EPO	0.839

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IA - COUNCIL BLUFFS	OAMC	0.839
IA - COUNCIL BLUFFS	OAEP0	0.839
IA - COUNCIL BLUFFS	Choice II	0.889
IA - DAVENPORT	NoProduct	1.000
IA - DAVENPORT	TC	1.000
IA - DAVENPORT	TCHL	1.000
IA - DAVENPORT	OC	1.037
IA - DAVENPORT	MC	0.839
IA - DAVENPORT	EPO	0.839
IA - DAVENPORT	OAMC	0.839
IA - DAVENPORT	OAEP0	0.839
IA - DAVENPORT	Choice II	0.889
IA - DES MOINES	NoProduct	1.000
IA - DES MOINES	TC	1.000
IA - DES MOINES	TCHL	1.000
IA - DES MOINES	OC	1.037
IA - DES MOINES	MC	0.839
IA - DES MOINES	EPO	0.839
IA - DES MOINES	OAMC	0.839
IA - DES MOINES	OAEP0	0.839
IA - DES MOINES	Choice II	0.889
IA - SIOUX CITY/FORT DODGE	NoProduct	1.000
IA - SIOUX CITY/FORT DODGE	TC	1.000
IA - SIOUX CITY/FORT DODGE	TCHL	1.000
IA - SIOUX CITY/FORT DODGE	OC	1.037
IA - SIOUX CITY/FORT DODGE	MC	0.839
IA - SIOUX CITY/FORT DODGE	EPO	0.839
IA - SIOUX CITY/FORT DODGE	OAMC	0.839
IA - SIOUX CITY/FORT DODGE	OAEP0	0.839
IA - SIOUX CITY/FORT DODGE	Choice II	0.889
IA - WATERLOO/MASON CITY	NoProduct	1.000
IA - WATERLOO/MASON CITY	TC	1.000
IA - WATERLOO/MASON CITY	TCHL	1.000
IA - WATERLOO/MASON CITY	OC	1.037
IA - WATERLOO/MASON CITY	MC	0.839
IA - WATERLOO/MASON CITY	EPO	0.839
IA - WATERLOO/MASON CITY	OAMC	0.839
IA - WATERLOO/MASON CITY	OAEP0	0.839
IA - WATERLOO/MASON CITY	Choice II	0.889
ID - Boise	NoProduct	1.250
ID - Boise	TC	1.250
ID - Boise	TCHL	1.250
ID - Boise	OC	1.250
ID - Boise	MC	1.250
ID - Boise	EPO	1.250
ID - Boise	OAMC	1.250
ID - Boise	OAEP0	1.250
ID - Boise	Choice II	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ID - North Idaho	NoProduct	1.250
ID - North Idaho	TC	1.250
ID - North Idaho	TCHL	1.250
ID - North Idaho	OC	1.250
ID - North Idaho	MC	1.250
ID - North Idaho	EPO	1.250
ID - North Idaho	OAMC	1.250
ID - North Idaho	OAEP0	1.250
ID - North Idaho	Choice II	1.100
ID - Other ID	NoProduct	1.250
ID - Other ID	TC	1.250
ID - Other ID	TCHL	1.250
ID - Other ID	OC	1.250
ID - Other ID	MC	1.250
ID - Other ID	EPO	1.250
ID - Other ID	OAMC	1.250
ID - Other ID	OAEP0	1.250
ID - Other ID	Choice II	1.100
ID - South East Idaho	NoProduct	1.250
ID - South East Idaho	TC	1.250
ID - South East Idaho	TCHL	1.250
ID - South East Idaho	OC	1.250
ID - South East Idaho	MC	1.250
ID - South East Idaho	EPO	1.250
ID - South East Idaho	OAMC	1.250
ID - South East Idaho	OAEP0	1.250
ID - South East Idaho	Choice II	1.100
IL - All Other IL	NoProduct	1.050
IL - All Other IL	TC	1.050
IL - All Other IL	TCHL	1.050
IL - All Other IL	OC	1.048
IL - All Other IL	MC	0.848
IL - All Other IL	EPO	0.848
IL - All Other IL	OAMC	0.848
IL - All Other IL	OAEP0	0.848
IL - All Other IL	Choice II	0.898
IL - All Others IL	NoProduct	1.050
IL - All Others IL	TC	1.050
IL - All Others IL	TCHL	1.050
IL - All Others IL	OC	1.048
IL - All Others IL	MC	0.848
IL - All Others IL	EPO	0.848
IL - All Others IL	OAMC	0.848
IL - All Others IL	OAEP0	0.848
IL - All Others IL	Choice II	0.898
IL - Central IL	NoProduct	1.050
IL - Central IL	TC	1.050
IL - Central IL	TCHL	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Central IL	OC	1.048
IL - Central IL	MC	0.848
IL - Central IL	EPO	0.848
IL - Central IL	OAMC	0.848
IL - Central IL	OAEP0	0.848
IL - Central IL	Choice II	0.898
IL - CHAMPAIGN/URBANA	NoProduct	1.100
IL - CHAMPAIGN/URBANA	TC	1.100
IL - CHAMPAIGN/URBANA	TCHL	1.100
IL - CHAMPAIGN/URBANA	OC	1.096
IL - CHAMPAIGN/URBANA	MC	0.947
IL - CHAMPAIGN/URBANA	EPO	0.947
IL - CHAMPAIGN/URBANA	OAMC	0.947
IL - CHAMPAIGN/URBANA	OAEP0	0.947
IL - CHAMPAIGN/URBANA	Choice II	1.047
IL - CHICAGO	NoProduct	1.100
IL - CHICAGO	TC	1.100
IL - CHICAGO	TCHL	1.100
IL - CHICAGO	OC	1.096
IL - CHICAGO	MC	0.947
IL - CHICAGO	EPO	0.947
IL - CHICAGO	OAMC	0.947
IL - CHICAGO	OAEP0	0.947
IL - CHICAGO	Choice II	1.047
IL - Chicago - DupageCounty	NoProduct	1.100
IL - Chicago - DupageCounty	TC	1.100
IL - Chicago - DupageCounty	TCHL	1.100
IL - Chicago - DupageCounty	OC	1.096
IL - Chicago - DupageCounty	MC	0.947
IL - Chicago - DupageCounty	EPO	0.947
IL - Chicago - DupageCounty	OAMC	0.947
IL - Chicago - DupageCounty	OAEP0	0.947
IL - Chicago - DupageCounty	Choice II	1.047
IL - Chicago - Eastern	NoProduct	1.100
IL - Chicago - Eastern	TC	1.100
IL - Chicago - Eastern	TCHL	1.100
IL - Chicago - Eastern	OC	1.096
IL - Chicago - Eastern	MC	0.947
IL - Chicago - Eastern	EPO	0.947
IL - Chicago - Eastern	OAMC	0.947
IL - Chicago - Eastern	OAEP0	0.947
IL - Chicago - Eastern	Choice II	1.047
IL - Chicago - Kane County (IL02)	QPOS	0.997
IL - Chicago - Kane County (IL02)	HMO	0.997
IL - Chicago - Kane County (IL02)	OAQPOS	0.997
IL - Chicago - Kane County (IL02)	OAHMO	0.997
IL - Chicago - Kane County (IL02)	Choice II	1.047
IL - Chicago - Northwestern	NoProduct	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Chicago - Northwestern	TC	1.100
IL - Chicago - Northwestern	TCHL	1.100
IL - Chicago - Northwestern	OC	1.096
IL - Chicago - Northwestern	MC	0.947
IL - Chicago - Northwestern	EPO	0.947
IL - Chicago - Northwestern	OAMC	0.947
IL - Chicago - Northwestern	OAEPO	0.947
IL - Chicago - Northwestern	Choice II	1.047
IL - Chicago - Southwestern	NoProduct	1.100
IL - Chicago - Southwestern	TC	1.100
IL - Chicago - Southwestern	TCHL	1.100
IL - Chicago - Southwestern	OC	1.096
IL - Chicago - Southwestern	MC	0.947
IL - Chicago - Southwestern	EPO	0.947
IL - Chicago - Southwestern	OAMC	0.947
IL - Chicago - Southwestern	OAEPO	0.947
IL - Chicago - Southwestern	Choice II	1.047
IL - Chicago Illinois (IL02)	QPOS	0.997
IL - Chicago Illinois (IL02)	QPOS	0.997
IL - Chicago Illinois (IL02)	HMO	0.997
IL - Chicago Illinois (IL02)	HMO	0.997
IL - Chicago Illinois (IL02)	OAQPOS	0.997
IL - Chicago Illinois (IL02)	OAQPOS	0.997
IL - Chicago Illinois (IL02)	OAHMO	0.997
IL - Chicago Illinois (IL02)	OAHMO	0.997
IL - Chicago Illinois (IL02)	Choice II	1.047
IL - Chicago Illinois (IL02)	Choice II	1.047
IL - Chicago Suburban	NoProduct	1.100
IL - Chicago Suburban	TC	1.100
IL - Chicago Suburban	TCHL	1.100
IL - Chicago Suburban	OC	1.096
IL - Chicago Suburban	MC	0.947
IL - Chicago Suburban	EPO	0.947
IL - Chicago Suburban	OAMC	0.947
IL - Chicago Suburban	OAEPO	0.947
IL - Chicago Suburban	Choice II	1.047
IL - Chicago Suburban (IL02)	QPOS	0.997
IL - Chicago Suburban (IL02)	HMO	0.997
IL - Chicago Suburban (IL02)	OAQPOS	0.997
IL - Chicago Suburban (IL02)	OAHMO	0.997
IL - Chicago Suburban (IL02)	Choice II	1.047
IL - Clark/Edgar	NoProduct	1.400
IL - Clark/Edgar	TC	1.400
IL - Clark/Edgar	TCHL	1.400
IL - Clark/Edgar	OC	1.400
IL - Clark/Edgar	MC	1.400
IL - Clark/Edgar	EPO	1.400
IL - Clark/Edgar	OAMC	1.400

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Clark/Edgar	OAEPO	1.400
IL - Clark/Edgar	Choice II	1.350
IL - Cook/DuPage	NoProduct	1.100
IL - Cook/DuPage	TC	1.100
IL - Cook/DuPage	TCHL	1.100
IL - Cook/DuPage	OC	1.096
IL - Cook/DuPage	MC	0.947
IL - Cook/DuPage	EPO	0.947
IL - Cook/DuPage	OAMC	0.947
IL - Cook/DuPage	OAEPO	0.947
IL - Cook/DuPage	Choice II	1.047
IL - Cook/DuPage (IL02)	QPOS	0.997
IL - Cook/DuPage (IL02)	HMO	0.997
IL - Cook/DuPage (IL02)	OAQPOS	0.997
IL - Cook/DuPage (IL02)	OAHMO	0.997
IL - Cook/DuPage (IL02)	Choice II	1.047
IL - Du Page	NoProduct	1.100
IL - Du Page	TC	1.100
IL - Du Page	TCHL	1.100
IL - Du Page	OC	1.096
IL - Du Page	MC	0.947
IL - Du Page	EPO	0.947
IL - Du Page	OAMC	0.947
IL - Du Page	OAEPO	0.947
IL - Du Page	Choice II	1.047
IL - DUPAGE	NoProduct	1.050
IL - DUPAGE	TC	1.050
IL - DUPAGE	TCHL	1.050
IL - DUPAGE	OC	1.048
IL - DUPAGE	MC	0.848
IL - DUPAGE	EPO	0.848
IL - DUPAGE	OAMC	0.848
IL - DUPAGE	OAEPO	0.848
IL - DUPAGE	Choice II	0.898
IL - Dupage County (IL02)	QPOS	0.997
IL - Dupage County (IL02)	HMO	0.997
IL - Dupage County (IL02)	OAQPOS	0.997
IL - Dupage County (IL02)	OAHMO	0.997
IL - Dupage County (IL02)	Choice II	1.047
IL - East St. Louis	NoProduct	1.050
IL - East St. Louis	NoProduct	1.050
IL - East St. Louis	TC	1.050
IL - East St. Louis	TC	1.050
IL - East St. Louis	TCHL	1.050
IL - East St. Louis	TCHL	1.050
IL - East St. Louis	OC	1.048
IL - East St. Louis	OC	1.048
IL - East St. Louis	MC	0.848

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - East St. Louis	MC	0.848
IL - East St. Louis	EPO	0.848
IL - East St. Louis	EPO	0.848
IL - East St. Louis	OAMC	0.848
IL - East St. Louis	OAMC	0.848
IL - East St. Louis	OAEP0	0.848
IL - East St. Louis	OAEP0	0.848
IL - East St. Louis	Choice II	0.898
IL - East St. Louis	Choice II	0.898
IL - East St. Louis (IL03)	QPOS	0.898
IL - East St. Louis (IL03)	HMO	0.898
IL - East St. Louis (IL03)	OAQPOS	0.898
IL - East St. Louis (IL03)	OAHMO	0.898
IL - East St. Louis (IL03)	Choice II	0.898
IL - Eastern (IL02)	QPOS	0.997
IL - Eastern (IL02)	HMO	0.997
IL - Eastern (IL02)	OAQPOS	0.997
IL - Eastern (IL02)	OAHMO	0.997
IL - Eastern (IL02)	Choice II	1.047
IL - Eastern Iowa	NoProduct	1.050
IL - Eastern Iowa	TC	1.050
IL - Eastern Iowa	TCHL	1.050
IL - Eastern Iowa	OC	1.048
IL - Eastern Iowa	MC	0.848
IL - Eastern Iowa	EPO	0.848
IL - Eastern Iowa	OAMC	0.848
IL - Eastern Iowa	OAEP0	0.848
IL - Eastern Iowa	Choice II	0.898
IL - Indianapolis	NoProduct	1.400
IL - Indianapolis	TC	1.400
IL - Indianapolis	TCHL	1.400
IL - Indianapolis	OC	1.400
IL - Indianapolis	MC	1.400
IL - Indianapolis	EPO	1.400
IL - Indianapolis	OAMC	1.400
IL - Indianapolis	OAEP0	1.400
IL - Indianapolis	Choice II	1.350
IL - Kane	NoProduct	1.100
IL - Kane	TC	1.100
IL - Kane	TCHL	1.100
IL - Kane	OC	1.096
IL - Kane	MC	0.947
IL - Kane	EPO	0.947
IL - Kane	OAMC	0.947
IL - Kane	OAEP0	0.947
IL - Kane	Choice II	1.047
IL - Kane County (IL02)	QPOS	0.997
IL - Kane County (IL02)	HMO	0.997

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Kane County (IL02)	OAQPOS	0.997
IL - Kane County (IL02)	OAHMO	0.997
IL - Kane County (IL02)	Choice II	1.047
IL - Kendall	NoProduct	1.100
IL - Kendall	TC	1.100
IL - Kendall	TCHL	1.100
IL - Kendall	OC	1.096
IL - Kendall	MC	0.947
IL - Kendall	EPO	0.947
IL - Kendall	OAMC	0.947
IL - Kendall	OAEP0	0.947
IL - Kendall	Choice II	1.047
IL - Lake	NoProduct	1.100
IL - Lake	TC	1.100
IL - Lake	TCHL	1.100
IL - Lake	OC	1.096
IL - Lake	MC	0.947
IL - Lake	EPO	0.947
IL - Lake	OAMC	0.947
IL - Lake	OAEP0	0.947
IL - Lake	Choice II	1.047
IL - Lake County (IL02)	QPOS	0.997
IL - Lake County (IL02)	HMO	0.997
IL - Lake County (IL02)	OAQPOS	0.997
IL - Lake County (IL02)	OAHMO	0.997
IL - Lake County (IL02)	Choice II	1.047
IL - McHenry	NoProduct	1.100
IL - McHenry	TC	1.100
IL - McHenry	TCHL	1.100
IL - McHenry	OC	1.096
IL - McHenry	MC	0.947
IL - McHenry	EPO	0.947
IL - McHenry	OAMC	0.947
IL - McHenry	OAEP0	0.947
IL - McHenry	Choice II	1.047
IL - McHenry County (IL02)	QPOS	0.997
IL - McHenry County (IL02)	HMO	0.997
IL - McHenry County (IL02)	OAQPOS	0.997
IL - McHenry County (IL02)	OAHMO	0.997
IL - McHenry County (IL02)	Choice II	1.047
IL - NE Cook County (IL02)	QPOS	0.997
IL - NE Cook County (IL02)	HMO	0.997
IL - NE Cook County (IL02)	OAQPOS	0.997
IL - NE Cook County (IL02)	OAHMO	0.997
IL - NE Cook County (IL02)	Choice II	1.047
IL - North East Cook County	NoProduct	1.100
IL - North East Cook County	TC	1.100
IL - North East Cook County	TCHL	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - North East Cook County	OC	1.096
IL - North East Cook County	MC	0.947
IL - North East Cook County	EPO	0.947
IL - North East Cook County	OAMC	0.947
IL - North East Cook County	OAEP0	0.947
IL - North East Cook County	Choice II	1.047
IL - NORTHERN COOK COUNTY	NoProduct	1.100
IL - NORTHERN COOK COUNTY	TC	1.100
IL - NORTHERN COOK COUNTY	TCHL	1.100
IL - NORTHERN COOK COUNTY	OC	1.096
IL - NORTHERN COOK COUNTY	MC	0.947
IL - NORTHERN COOK COUNTY	EPO	0.947
IL - NORTHERN COOK COUNTY	OAMC	0.947
IL - NORTHERN COOK COUNTY	OAEP0	0.947
IL - NORTHERN COOK COUNTY	Choice II	1.047
IL - Northern IL	NoProduct	1.050
IL - Northern IL	TC	1.050
IL - Northern IL	TCHL	1.050
IL - Northern IL	OC	1.048
IL - Northern IL	MC	0.848
IL - Northern IL	EPO	0.848
IL - Northern IL	OAMC	0.848
IL - Northern IL	OAEP0	0.848
IL - Northern IL	Choice II	0.898
IL - Northern IL MC	NoProduct	1.050
IL - Northern IL MC	TC	1.050
IL - Northern IL MC	TCHL	1.050
IL - Northern IL MC	OC	1.048
IL - Northern IL MC	MC	0.848
IL - Northern IL MC	EPO	0.848
IL - Northern IL MC	OAMC	0.848
IL - Northern IL MC	OAEP0	0.848
IL - Northern IL MC	Choice II	0.898
IL - Northern IL PPO	NoProduct	1.050
IL - Northern IL PPO	TC	1.050
IL - Northern IL PPO	TCHL	1.050
IL - Northern IL PPO	OC	1.048
IL - Northern IL PPO	MC	0.848
IL - Northern IL PPO	EPO	0.848
IL - Northern IL PPO	OAMC	0.848
IL - Northern IL PPO	OAEP0	0.848
IL - Northern IL PPO	Choice II	0.898
IL - NORTHWEST COOK COUNTY	NoProduct	1.100
IL - NORTHWEST COOK COUNTY	TC	1.100
IL - NORTHWEST COOK COUNTY	TCHL	1.100
IL - NORTHWEST COOK COUNTY	OC	1.096
IL - NORTHWEST COOK COUNTY	MC	0.947
IL - NORTHWEST COOK COUNTY	EPO	0.947

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - NORTHWEST COOK COUNTY	OAMC	0.947
IL - NORTHWEST COOK COUNTY	OAEP0	0.947
IL - NORTHWEST COOK COUNTY	Choice II	1.047
IL - Northwestern (IL02)	QPOS	0.997
IL - Northwestern (IL02)	HMO	0.997
IL - Northwestern (IL02)	OAQPOS	0.997
IL - Northwestern (IL02)	OAHMO	0.997
IL - Northwestern (IL02)	Choice II	1.047
IL - Northwestern Cook County	NoProduct	1.100
IL - Northwestern Cook County	TC	1.100
IL - Northwestern Cook County	TCHL	1.100
IL - Northwestern Cook County	OC	1.096
IL - Northwestern Cook County	MC	0.947
IL - Northwestern Cook County	EPO	0.947
IL - Northwestern Cook County	OAMC	0.947
IL - Northwestern Cook County	OAEP0	0.947
IL - Northwestern Cook County	Choice II	1.047
IL - NW Cook County (IL02)	QPOS	0.997
IL - NW Cook County (IL02)	HMO	0.997
IL - NW Cook County (IL02)	OAQPOS	0.997
IL - NW Cook County (IL02)	OAHMO	0.997
IL - NW Cook County (IL02)	Choice II	1.047
IL - Rockford	NoProduct	1.050
IL - Rockford	TC	1.050
IL - Rockford	TCHL	1.050
IL - Rockford	OC	1.048
IL - Rockford	MC	0.848
IL - Rockford	EPO	0.848
IL - Rockford	OAMC	0.848
IL - Rockford	OAEP0	0.848
IL - Rockford	Choice II	0.898
IL - So Illinois (IL03)	QPOS	0.898
IL - So Illinois (IL03)	HMO	0.898
IL - So Illinois (IL03)	OAQPOS	0.898
IL - So Illinois (IL03)	OAHMO	0.898
IL - So Illinois (IL03)	Choice II	0.898
IL - South/Southwestern Cook C	NoProduct	1.100
IL - South/Southwestern Cook C	TC	1.100
IL - South/Southwestern Cook C	TCHL	1.100
IL - South/Southwestern Cook C	OC	1.096
IL - South/Southwestern Cook C	MC	0.947
IL - South/Southwestern Cook C	EPO	0.947
IL - South/Southwestern Cook C	OAMC	0.947
IL - South/Southwestern Cook C	OAEP0	0.947
IL - South/Southwestern Cook C	Choice II	1.047
IL - South/Southwestern Cook County	NoProduct	1.100
IL - South/Southwestern Cook County	TC	1.100
IL - South/Southwestern Cook County	TCHL	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - South/Southwestern Cook County	OC	1.096
IL - South/Southwestern Cook County	MC	0.947
IL - South/Southwestern Cook County	EPO	0.947
IL - South/Southwestern Cook County	OAMC	0.947
IL - South/Southwestern Cook County	OAEPO	0.947
IL - South/Southwestern Cook County	Choice II	1.047
IL - South/SW Cook County (IL02)	QPOS	0.997
IL - South/SW Cook County (IL02)	HMO	0.997
IL - South/SW Cook County (IL02)	OAQPOS	0.997
IL - South/SW Cook County (IL02)	OAHMO	0.997
IL - South/SW Cook County (IL02)	Choice II	1.047
IL - SOUTHERN COOK COUNTY	NoProduct	1.100
IL - SOUTHERN COOK COUNTY	TC	1.100
IL - SOUTHERN COOK COUNTY	TCHL	1.100
IL - SOUTHERN COOK COUNTY	OC	1.096
IL - SOUTHERN COOK COUNTY	MC	0.947
IL - SOUTHERN COOK COUNTY	EPO	0.947
IL - SOUTHERN COOK COUNTY	OAMC	0.947
IL - SOUTHERN COOK COUNTY	OAEPO	0.947
IL - SOUTHERN COOK COUNTY	Choice II	1.047
IL - Southern IL	NoProduct	1.050
IL - Southern IL	NoProduct	1.050
IL - Southern IL	TC	1.050
IL - Southern IL	TC	1.050
IL - Southern IL	TCHL	1.050
IL - Southern IL	TCHL	1.050
IL - Southern IL	OC	1.048
IL - Southern IL	OC	1.048
IL - Southern IL	MC	0.848
IL - Southern IL	MC	0.848
IL - Southern IL	EPO	0.848
IL - Southern IL	EPO	0.848
IL - Southern IL	OAMC	0.848
IL - Southern IL	OAMC	0.848
IL - Southern IL	OAEPO	0.848
IL - Southern IL	OAEPO	0.848
IL - Southern IL	Choice II	0.898
IL - Southern IL	Choice II	0.898
IL - Southwestern (IL02)	QPOS	0.997
IL - Southwestern (IL02)	HMO	0.997
IL - Southwestern (IL02)	OAQPOS	0.997
IL - Southwestern (IL02)	OAHMO	0.997
IL - Southwestern (IL02)	Choice II	1.047
IL - Western Cook County	NoProduct	1.100
IL - Western Cook County	TC	1.100
IL - Western Cook County	TCHL	1.100
IL - Western Cook County	OC	1.096
IL - Western Cook County	MC	0.947

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Western Cook County	EPO	0.947
IL - Western Cook County	OAMC	0.947
IL - Western Cook County	OAEPO	0.947
IL - Western Cook County	Choice II	1.047
IL - Western Cook County (IL02)	QPOS	0.997
IL - Western Cook County (IL02)	HMO	0.997
IL - Western Cook County (IL02)	OAQPOS	0.997
IL - Western Cook County (IL02)	OAHMO	0.997
IL - Western Cook County (IL02)	Choice II	1.047
IL - Western IL/Eastern Iowa	NoProduct	1.050
IL - Western IL/Eastern Iowa	TC	1.050
IL - Western IL/Eastern Iowa	TCHL	1.050
IL - Western IL/Eastern Iowa	OC	1.048
IL - Western IL/Eastern Iowa	MC	0.848
IL - Western IL/Eastern Iowa	EPO	0.848
IL - Western IL/Eastern Iowa	OAMC	0.848
IL - Western IL/Eastern Iowa	OAEPO	0.848
IL - Western IL/Eastern Iowa	Choice II	0.898
IL - Will County (IL02)	QPOS	0.997
IL - Will County (IL02)	HMO	0.997
IL - Will County (IL02)	OAQPOS	0.997
IL - Will County (IL02)	OAHMO	0.997
IL - Will County (IL02)	Choice II	1.047
IL - Will/Kankakee	NoProduct	1.100
IL - Will/Kankakee	TC	1.100
IL - Will/Kankakee	TCHL	1.100
IL - Will/Kankakee	OC	1.096
IL - Will/Kankakee	MC	0.947
IL - Will/Kankakee	EPO	0.947
IL - Will/Kankakee	OAMC	0.947
IL - Will/Kankakee	OAEPO	0.947
IL - Will/Kankakee	Choice II	1.047
IN - All Others 1 IN	NoProduct	1.350
IN - All Others 1 IN	TC	1.350
IN - All Others 1 IN	TCHL	1.350
IN - All Others 1 IN	OC	1.193
IN - All Others 1 IN	MC	1.193
IN - All Others 1 IN	EPO	1.193
IN - All Others 1 IN	OAMC	1.193
IN - All Others 1 IN	OAEPO	1.193
IN - All Others 1 IN	Choice II	1.342
IN - All Others 2 IN	NoProduct	1.400
IN - All Others 2 IN	TC	1.400
IN - All Others 2 IN	TCHL	1.400
IN - All Others 2 IN	OC	1.400
IN - All Others 2 IN	MC	1.400
IN - All Others 2 IN	EPO	1.400
IN - All Others 2 IN	OAMC	1.400

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IN - All Others 2 IN	OAEPO	1.400
IN - All Others 2 IN	Choice II	1.350
IN - All Others 2 IN	NoProduct	1.400
IN - All Others 2 IN	TC	1.400
IN - All Others 2 IN	TCHL	1.400
IN - All Others 2 IN	OC	1.400
IN - All Others 2 IN	MC	1.400
IN - All Others 2 IN	EPO	1.400
IN - All Others 2 IN	OAMC	1.400
IN - All Others 2 IN	OAEPO	1.400
IN - All Others 2 IN	Choice II	1.350
IN - ANDERSON	NoProduct	1.400
IN - ANDERSON	TC	1.400
IN - ANDERSON	TCHL	1.400
IN - ANDERSON	OC	1.400
IN - ANDERSON	MC	1.400
IN - ANDERSON	EPO	1.400
IN - ANDERSON	OAMC	1.400
IN - ANDERSON	OAEPO	1.400
IN - ANDERSON	Choice II	1.350
IN - ELKHART/PLYMOUTH	NoProduct	1.350
IN - ELKHART/PLYMOUTH	TC	1.350
IN - ELKHART/PLYMOUTH	TCHL	1.350
IN - ELKHART/PLYMOUTH	OC	1.193
IN - ELKHART/PLYMOUTH	MC	1.193
IN - ELKHART/PLYMOUTH	EPO	1.193
IN - ELKHART/PLYMOUTH	OAMC	1.193
IN - ELKHART/PLYMOUTH	OAEPO	1.193
IN - ELKHART/PLYMOUTH	Choice II	1.342
IN - EVANSVILLE	NoProduct	1.350
IN - EVANSVILLE	TC	1.350
IN - EVANSVILLE	TCHL	1.350
IN - EVANSVILLE	OC	1.193
IN - EVANSVILLE	MC	1.193
IN - EVANSVILLE	EPO	1.193
IN - EVANSVILLE	OAMC	1.193
IN - EVANSVILLE	OAEPO	1.193
IN - EVANSVILLE	Choice II	1.193
IN - GARY/E. CHICAGO	NoProduct	1.100
IN - GARY/E. CHICAGO	TC	1.100
IN - GARY/E. CHICAGO	TCHL	1.100
IN - GARY/E. CHICAGO	OC	1.096
IN - GARY/E. CHICAGO	MC	0.947
IN - GARY/E. CHICAGO	EPO	0.947
IN - GARY/E. CHICAGO	OAMC	0.947
IN - GARY/E. CHICAGO	OAEPO	0.947
IN - GARY/E. CHICAGO	Choice II	1.047
IN - Indiana - Allen Medicare PPO (IN05)	QPOS	0.994

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IN - Indiana - Allen Medicare PPO (IN05)	QPOS	0.994
IN - Indiana - Allen Medicare PPO (IN05)	HMO	0.994
IN - Indiana - Allen Medicare PPO (IN05)	HMO	0.994
IN - Indiana - Allen Medicare PPO (IN05)	OAQPOS	0.994
IN - Indiana - Allen Medicare PPO (IN05)	OAQPOS	0.994
IN - Indiana - Allen Medicare PPO (IN05)	OAHMO	0.994
IN - Indiana - Allen Medicare PPO (IN05)	OAHMO	0.994
IN - Indiana - Allen Medicare PPO (IN05)	Choice II	1.342
IN - Indiana - Allen Medicare PPO (IN05)	Choice II	1.342
IN - Indiana - Marion Medicare PPO (IN04)	QPOS	0.994
IN - Indiana - Marion Medicare PPO (IN04)	QPOS	0.994
IN - Indiana - Marion Medicare PPO (IN04)	HMO	0.994
IN - Indiana - Marion Medicare PPO (IN04)	HMO	0.994
IN - Indiana - Marion Medicare PPO (IN04)	OAQPOS	0.994
IN - Indiana - Marion Medicare PPO (IN04)	OAQPOS	0.994
IN - Indiana - Marion Medicare PPO (IN04)	OAHMO	0.994
IN - Indiana - Marion Medicare PPO (IN04)	OAHMO	0.994
IN - Indiana - Marion Medicare PPO (IN04)	Choice II	1.342
IN - Indiana - Marion Medicare PPO (IN04)	Choice II	1.342
IN - INDIANAPOLIS	NoProduct	1.400
IN - INDIANAPOLIS	TC	1.400
IN - INDIANAPOLIS	TCHL	1.400
IN - INDIANAPOLIS	OC	1.400
IN - INDIANAPOLIS	MC	1.400
IN - INDIANAPOLIS	EPO	1.400
IN - INDIANAPOLIS	OAMC	1.400
IN - INDIANAPOLIS	OAPEO	1.400
IN - INDIANAPOLIS	Choice II	1.350
IN - Lake/Porter (IN01)	QPOS	0.994
IN - Lake/Porter (IN01)	HMO	0.994
IN - Lake/Porter (IN01)	OAQPOS	0.994
IN - Lake/Porter (IN01)	OAHMO	0.994
IN - Lake/Porter (IN01)	Choice II	1.342
IN - MUNCIE	NoProduct	1.400
IN - MUNCIE	TC	1.400
IN - MUNCIE	TCHL	1.400
IN - MUNCIE	OC	1.400
IN - MUNCIE	MC	1.400
IN - MUNCIE	EPO	1.400
IN - MUNCIE	OAMC	1.400
IN - MUNCIE	OAPEO	1.400
IN - MUNCIE	Choice II	1.350
IN - NEW ALBANY	NoProduct	1.150
IN - NEW ALBANY	TC	1.150
IN - NEW ALBANY	TCHL	1.150
IN - NEW ALBANY	OC	1.193
IN - NEW ALBANY	MC	1.193
IN - NEW ALBANY	EPO	1.193

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IN - NEW ALBANY	OAMC	1.193
IN - NEW ALBANY	OAEP0	1.193
IN - NEW ALBANY	Choice II	1.193
IN - SE Indiana (IN02)	QPOS	0.994
IN - SE Indiana (IN02)	HMO	0.994
IN - SE Indiana (IN02)	OAQPOS	0.994
IN - SE Indiana (IN02)	OAHMO	0.994
IN - SE Indiana (IN02)	Choice II	1.193
IN - SHELBYVILLE	NoProduct	1.150
IN - SHELBYVILLE	TC	1.150
IN - SHELBYVILLE	TCHL	1.150
IN - SHELBYVILLE	OC	1.193
IN - SHELBYVILLE	MC	1.193
IN - SHELBYVILLE	EPO	1.193
IN - SHELBYVILLE	OAMC	1.193
IN - SHELBYVILLE	OAEP0	1.193
IN - SHELBYVILLE	Choice II	1.193
IN - SOUTH BEND	NoProduct	1.350
IN - SOUTH BEND	TC	1.350
IN - SOUTH BEND	TCHL	1.350
IN - SOUTH BEND	OC	1.193
IN - SOUTH BEND	MC	1.193
IN - SOUTH BEND	EPO	1.193
IN - SOUTH BEND	OAMC	1.193
IN - SOUTH BEND	OAEP0	1.193
IN - SOUTH BEND	Choice II	1.342
IN - Southern Indiana (IN03)	QPOS	1.094
IN - Southern Indiana (IN03)	HMO	1.094
IN - Southern Indiana (IN03)	OAQPOS	1.094
IN - Southern Indiana (IN03)	OAHMO	1.094
IN - Southern Indiana (IN03)	Choice II	1.193
KS - CENTRAL KANSAS	NoProduct	1.000
KS - CENTRAL KANSAS	TC	1.000
KS - CENTRAL KANSAS	TCHL	1.000
KS - CENTRAL KANSAS	OC	0.999
KS - CENTRAL KANSAS	MC	0.849
KS - CENTRAL KANSAS	EPO	0.849
KS - CENTRAL KANSAS	OAMC	0.849
KS - CENTRAL KANSAS	OAEP0	0.849
KS - CENTRAL KANSAS	Choice II	1.049
KS - COFFEYVILLE	NoProduct	1.150
KS - COFFEYVILLE	TC	1.150
KS - COFFEYVILLE	TCHL	1.150
KS - COFFEYVILLE	OC	1.147
KS - COFFEYVILLE	MC	0.848
KS - COFFEYVILLE	EPO	0.848
KS - COFFEYVILLE	OAMC	0.848
KS - COFFEYVILLE	OAEP0	0.848

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KS - COFFEYVILLE	Choice II	0.898
KS - COLUMBUS	NoProduct	1.000
KS - COLUMBUS	TC	1.000
KS - COLUMBUS	TCHL	1.000
KS - COLUMBUS	OC	0.999
KS - COLUMBUS	MC	0.849
KS - COLUMBUS	EPO	0.849
KS - COLUMBUS	OAMC	0.849
KS - COLUMBUS	OAEP0	0.849
KS - COLUMBUS	Choice II	1.049
KS - Heartland	NoProduct	1.000
KS - Heartland	TC	1.000
KS - Heartland	TCHL	1.000
KS - Heartland	OC	0.999
KS - Heartland	MC	0.849
KS - Heartland	EPO	0.849
KS - Heartland	OAMC	0.849
KS - Heartland	OAEP0	0.849
KS - Heartland	Choice II	1.049
KS - Joplin, KS	NoProduct	1.000
KS - Joplin, KS	TC	1.000
KS - Joplin, KS	TCHL	1.000
KS - Joplin, KS	OC	0.999
KS - Joplin, KS	MC	0.849
KS - Joplin, KS	EPO	0.849
KS - Joplin, KS	OAMC	0.849
KS - Joplin, KS	OAEP0	0.849
KS - Joplin, KS	Choice II	1.049
KS - KANSAS CITY	NoProduct	1.000
KS - KANSAS CITY	TC	1.000
KS - KANSAS CITY	TCHL	1.000
KS - KANSAS CITY	OC	0.999
KS - KANSAS CITY	MC	0.849
KS - KANSAS CITY	EPO	0.849
KS - KANSAS CITY	OAMC	0.849
KS - KANSAS CITY	OAEP0	0.849
KS - KANSAS CITY	Choice II	1.049
KS - Kansas City Kansas (KS01)	QPOS	1.049
KS - Kansas City Kansas (KS01)	QPOS	1.049
KS - Kansas City Kansas (KS01)	HMO	1.049
KS - Kansas City Kansas (KS01)	HMO	1.049
KS - Kansas City Kansas (KS01)	OAQPOS	1.049
KS - Kansas City Kansas (KS01)	OAQPOS	1.049
KS - Kansas City Kansas (KS01)	OAHMO	1.049
KS - Kansas City Kansas (KS01)	OAHMO	1.049
KS - Kansas City Kansas (KS01)	Choice II	1.049
KS - Kansas City Kansas (KS01)	Choice II	1.049
KS - KANSAS CITY METRO	NoProduct	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KS - KANSAS CITY METRO	TC	1.000
KS - KANSAS CITY METRO	TCHL	1.000
KS - KANSAS CITY METRO	OC	0.999
KS - KANSAS CITY METRO	MC	0.849
KS - KANSAS CITY METRO	EPO	0.849
KS - KANSAS CITY METRO	OAMC	0.849
KS - KANSAS CITY METRO	OAEPO	0.849
KS - KANSAS CITY METRO	Choice II	1.049
KS - Kansas City Rural (KS01)	QPOS	1.049
KS - Kansas City Rural (KS01)	HMO	1.049
KS - Kansas City Rural (KS01)	OAQPOS	1.049
KS - Kansas City Rural (KS01)	OAHMO	1.049
KS - Kansas City Rural (KS01)	Choice II	1.049
KS - KANSAS CITY SUBURBAN	NoProduct	1.000
KS - KANSAS CITY SUBURBAN	TC	1.000
KS - KANSAS CITY SUBURBAN	TCHL	1.000
KS - KANSAS CITY SUBURBAN	OC	0.999
KS - KANSAS CITY SUBURBAN	MC	0.849
KS - KANSAS CITY SUBURBAN	EPO	0.849
KS - KANSAS CITY SUBURBAN	OAMC	0.849
KS - KANSAS CITY SUBURBAN	OAEPO	0.849
KS - KANSAS CITY SUBURBAN	Choice II	1.049
KS - Kansas City Urban (KS01)	QPOS	1.049
KS - Kansas City Urban (KS01)	HMO	1.049
KS - Kansas City Urban (KS01)	OAQPOS	1.049
KS - Kansas City Urban (KS01)	OAHMO	1.049
KS - Kansas City Urban (KS01)	Choice II	1.049
KS - OTHER KANSAS	NoProduct	1.000
KS - OTHER KANSAS	TC	1.000
KS - OTHER KANSAS	TCHL	1.000
KS - OTHER KANSAS	OC	0.999
KS - OTHER KANSAS	MC	0.849
KS - OTHER KANSAS	EPO	0.849
KS - OTHER KANSAS	OAMC	0.849
KS - OTHER KANSAS	OAEPO	0.849
KS - OTHER KANSAS	Choice II	1.049
KS - SOUTHEAST KS	NoProduct	1.150
KS - SOUTHEAST KS	TC	1.150
KS - SOUTHEAST KS	TCHL	1.150
KS - SOUTHEAST KS	OC	1.147
KS - SOUTHEAST KS	MC	0.848
KS - SOUTHEAST KS	EPO	0.848
KS - SOUTHEAST KS	OAMC	0.848
KS - SOUTHEAST KS	OAEPO	0.848
KS - SOUTHEAST KS	Choice II	0.898
KS - SOUTHEASTERN KANSAS	NoProduct	1.000
KS - SOUTHEASTERN KANSAS	TC	1.000
KS - SOUTHEASTERN KANSAS	TCHL	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KS - SOUTHEASTERN KANSAS	OC	0.999
KS - SOUTHEASTERN KANSAS	MC	0.849
KS - SOUTHEASTERN KANSAS	EPO	0.849
KS - SOUTHEASTERN KANSAS	OAMC	0.849
KS - SOUTHEASTERN KANSAS	OAEP0	0.849
KS - SOUTHEASTERN KANSAS	Choice II	1.049
KS - Topeka	NoProduct	1.000
KS - Topeka	TC	1.000
KS - Topeka	TCHL	1.000
KS - Topeka	OC	0.999
KS - Topeka	MC	0.849
KS - Topeka	EPO	0.849
KS - Topeka	OAMC	0.849
KS - Topeka	OAEP0	0.849
KS - Topeka	Choice II	1.049
KS - Topeka Metro	NoProduct	1.000
KS - Topeka Metro	TC	1.000
KS - Topeka Metro	TCHL	1.000
KS - Topeka Metro	OC	0.999
KS - Topeka Metro	MC	0.849
KS - Topeka Metro	EPO	0.849
KS - Topeka Metro	OAMC	0.849
KS - Topeka Metro	OAEP0	0.849
KS - Topeka Metro	Choice II	1.049
KS - Topeka Suburban	NoProduct	1.000
KS - Topeka Suburban	TC	1.000
KS - Topeka Suburban	TCHL	1.000
KS - Topeka Suburban	OC	0.999
KS - Topeka Suburban	MC	0.849
KS - Topeka Suburban	EPO	0.849
KS - Topeka Suburban	OAMC	0.849
KS - Topeka Suburban	OAEP0	0.849
KS - Topeka Suburban	Choice II	1.049
KS - Tulsa, KS	NoProduct	1.150
KS - Tulsa, KS	TC	1.150
KS - Tulsa, KS	TCHL	1.150
KS - Tulsa, KS	OC	1.147
KS - Tulsa, KS	MC	0.848
KS - Tulsa, KS	EPO	0.848
KS - Tulsa, KS	OAMC	0.848
KS - Tulsa, KS	OAEP0	0.848
KS - Tulsa, KS	Choice II	0.898
KS - Western Kansas	NoProduct	1.000
KS - Western Kansas	TC	1.000
KS - Western Kansas	TCHL	1.000
KS - Western Kansas	OC	0.999
KS - Western Kansas	MC	0.849
KS - Western Kansas	EPO	0.849

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KS - Western Kansas	OAMC	0.849
KS - Western Kansas	OAEP0	0.849
KS - Western Kansas	Choice II	1.049
KS - WICHITA	NoProduct	1.000
KS - WICHITA	TC	1.000
KS - WICHITA	TCHL	1.000
KS - WICHITA	OC	0.999
KS - WICHITA	MC	0.849
KS - WICHITA	EPO	0.849
KS - WICHITA	OAMC	0.849
KS - WICHITA	OAEP0	0.849
KS - WICHITA	Choice II	1.049
KY - ASHLAND	NoProduct	1.050
KY - ASHLAND	TC	1.050
KY - ASHLAND	TCHL	1.050
KY - ASHLAND	OC	0.900
KY - ASHLAND	MC	0.850
KY - ASHLAND	EPO	0.850
KY - ASHLAND	OAMC	0.850
KY - ASHLAND	OAEP0	0.850
KY - ASHLAND	Choice II	0.750
KY - BOWLING GREEN	NoProduct	1.050
KY - BOWLING GREEN	TC	1.050
KY - BOWLING GREEN	TCHL	1.050
KY - BOWLING GREEN	OC	0.898
KY - BOWLING GREEN	MC	0.849
KY - BOWLING GREEN	EPO	0.849
KY - BOWLING GREEN	OAMC	0.849
KY - BOWLING GREEN	OAEP0	0.849
KY - BOWLING GREEN	Choice II	0.749
KY - COVINGTON/NORTHERN	NoProduct	1.150
KY - COVINGTON/NORTHERN	TC	1.150
KY - COVINGTON/NORTHERN	TCHL	1.150
KY - COVINGTON/NORTHERN	OC	0.998
KY - COVINGTON/NORTHERN	MC	0.948
KY - COVINGTON/NORTHERN	EPO	0.948
KY - COVINGTON/NORTHERN	OAMC	0.948
KY - COVINGTON/NORTHERN	OAEP0	0.948
KY - COVINGTON/NORTHERN	Choice II	0.898
KY - ESTILL	NoProduct	1.050
KY - ESTILL	TC	1.050
KY - ESTILL	TCHL	1.050
KY - ESTILL	OC	0.900
KY - ESTILL	MC	0.850
KY - ESTILL	EPO	0.850
KY - ESTILL	OAMC	0.850
KY - ESTILL	OAEP0	0.850
KY - ESTILL	Choice II	0.750

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KY - Kentucky Medicare PPO (KY02)	QPOS	0.900
KY - Kentucky Medicare PPO (KY02)	QPOS	0.900
KY - Kentucky Medicare PPO (KY02)	HMO	0.900
KY - Kentucky Medicare PPO (KY02)	HMO	0.900
KY - Kentucky Medicare PPO (KY02)	OAQPOS	0.900
KY - Kentucky Medicare PPO (KY02)	OAQPOS	0.900
KY - Kentucky Medicare PPO (KY02)	OAHMO	0.900
KY - Kentucky Medicare PPO (KY02)	OAHMO	0.900
KY - Kentucky Medicare PPO (KY02)	Choice II	0.750
KY - Kentucky Medicare PPO (KY02)	Choice II	0.750
KY - LEXINGTON	NoProduct	1.050
KY - LEXINGTON	TC	1.050
KY - LEXINGTON	TCHL	1.050
KY - LEXINGTON	OC	0.898
KY - LEXINGTON	MC	0.849
KY - LEXINGTON	EPO	0.849
KY - LEXINGTON	OAMC	0.849
KY - LEXINGTON	OAEPO	0.849
KY - LEXINGTON	Choice II	0.749
KY - Lexington (KY03)	QPOS	0.898
KY - Lexington (KY03)	HMO	0.898
KY - Lexington (KY03)	OAQPOS	0.898
KY - Lexington (KY03)	OAHMO	0.898
KY - Lexington (KY03)	Choice II	0.749
KY - LOUISVILLE	NoProduct	1.050
KY - LOUISVILLE	TC	1.050
KY - LOUISVILLE	TCHL	1.050
KY - LOUISVILLE	OC	0.900
KY - LOUISVILLE	MC	0.850
KY - LOUISVILLE	EPO	0.850
KY - LOUISVILLE	OAMC	0.850
KY - LOUISVILLE	OAEPO	0.850
KY - LOUISVILLE	Choice II	0.750
KY - Louisville (KY02)	QPOS	0.900
KY - Louisville (KY02)	QPOS	0.900
KY - Louisville (KY02)	HMO	0.900
KY - Louisville (KY02)	HMO	0.900
KY - Louisville (KY02)	OAQPOS	0.900
KY - Louisville (KY02)	OAQPOS	0.900
KY - Louisville (KY02)	OAHMO	0.900
KY - Louisville (KY02)	OAHMO	0.900
KY - Louisville (KY02)	Choice II	0.750
KY - Louisville (KY02)	Choice II	0.750
KY - Louisville (KY02)	QPOS	0.900
KY - Louisville (KY02)	HMO	0.900
KY - Louisville (KY02)	OAQPOS	0.900
KY - Louisville (KY02)	OAHMO	0.900
KY - Louisville (KY02)	Choice II	0.750

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KY - N Kentucky (KY01)	QPOS	0.998
KY - N Kentucky (KY01)	HMO	1.198
KY - N Kentucky (KY01)	OAQPOS	0.998
KY - N Kentucky (KY01)	OAHMO	1.198
KY - N Kentucky (KY01)	Choice II	0.898
KY - Northern Kentucky (KY01)	QPOS	0.998
KY - Northern Kentucky (KY01)	QPOS	0.998
KY - Northern Kentucky (KY01)	HMO	1.198
KY - Northern Kentucky (KY01)	HMO	1.198
KY - Northern Kentucky (KY01)	OAQPOS	0.998
KY - Northern Kentucky (KY01)	OAQPOS	0.998
KY - Northern Kentucky (KY01)	OAHMO	1.198
KY - Northern Kentucky (KY01)	OAHMO	1.198
KY - Northern Kentucky (KY01)	Choice II	0.898
KY - Northern Kentucky (KY01)	Choice II	0.898
KY - SOUTHEASTERN	NoProduct	1.050
KY - SOUTHEASTERN	TC	1.050
KY - SOUTHEASTERN	TCHL	1.050
KY - SOUTHEASTERN	OC	0.898
KY - SOUTHEASTERN	MC	0.849
KY - SOUTHEASTERN	EPO	0.849
KY - SOUTHEASTERN	OAMC	0.849
KY - SOUTHEASTERN	OAEPO	0.849
KY - SOUTHEASTERN	Choice II	0.749
KY - SOUTHWEST	NoProduct	1.050
KY - SOUTHWEST	TC	1.050
KY - SOUTHWEST	TCHL	1.050
KY - SOUTHWEST	OC	0.898
KY - SOUTHWEST	MC	0.849
KY - SOUTHWEST	EPO	0.849
KY - SOUTHWEST	OAMC	0.849
KY - SOUTHWEST	OAEPO	0.849
KY - SOUTHWEST	Choice II	0.749
LA - ALEXANDRIA	NoProduct	1.450
LA - ALEXANDRIA	TC	1.450
LA - ALEXANDRIA	TCHL	1.450
LA - ALEXANDRIA	OC	0.900
LA - ALEXANDRIA	MC	1.000
LA - ALEXANDRIA	EPO	1.000
LA - ALEXANDRIA	OAMC	1.000
LA - ALEXANDRIA	OAEPO	1.000
LA - ALEXANDRIA	Choice II	0.900
LA - All Others LA	NoProduct	1.450
LA - All Others LA	TC	1.450
LA - All Others LA	TCHL	1.450
LA - All Others LA	OC	0.900
LA - All Others LA	MC	1.000
LA - All Others LA	EPO	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
LA - All Others LA	OAMC	1.000
LA - All Others LA	OAEP0	1.000
LA - All Others LA	Choice II	0.900
LA - All Others LA	NoProduct	1.450
LA - All Others LA	TC	1.450
LA - All Others LA	TCHL	1.450
LA - All Others LA	OC	0.900
LA - All Others LA	MC	1.000
LA - All Others LA	EPO	1.000
LA - All Others LA	OAMC	1.000
LA - All Others LA	OAEP0	1.000
LA - All Others LA	Choice II	0.900
LA - BATON ROUGE	NoProduct	1.450
LA - BATON ROUGE	TC	1.450
LA - BATON ROUGE	TCHL	1.450
LA - BATON ROUGE	OC	0.900
LA - BATON ROUGE	MC	1.000
LA - BATON ROUGE	EPO	1.000
LA - BATON ROUGE	OAMC	1.000
LA - BATON ROUGE	OAEP0	1.000
LA - BATON ROUGE	Choice II	0.900
LA - BOGALUSA	NoProduct	1.450
LA - BOGALUSA	TC	1.450
LA - BOGALUSA	TCHL	1.450
LA - BOGALUSA	OC	0.900
LA - BOGALUSA	MC	1.000
LA - BOGALUSA	EPO	1.000
LA - BOGALUSA	OAMC	1.000
LA - BOGALUSA	OAEP0	1.000
LA - BOGALUSA	Choice II	0.900
LA - DONALDSONVILLE	NoProduct	1.450
LA - DONALDSONVILLE	TC	1.450
LA - DONALDSONVILLE	TCHL	1.450
LA - DONALDSONVILLE	OC	0.900
LA - DONALDSONVILLE	MC	1.000
LA - DONALDSONVILLE	EPO	1.000
LA - DONALDSONVILLE	OAMC	1.000
LA - DONALDSONVILLE	OAEP0	1.000
LA - DONALDSONVILLE	Choice II	0.900
LA - HOUMA	NoProduct	1.450
LA - HOUMA	TC	1.450
LA - HOUMA	TCHL	1.450
LA - HOUMA	OC	0.900
LA - HOUMA	MC	1.000
LA - HOUMA	EPO	1.000
LA - HOUMA	OAMC	1.000
LA - HOUMA	OAEP0	1.000
LA - HOUMA	Choice II	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
LA - KENNER	NoProduct	1.450
LA - KENNER	TC	1.450
LA - KENNER	TCHL	1.450
LA - KENNER	OC	0.900
LA - KENNER	MC	1.000
LA - KENNER	EPO	1.000
LA - KENNER	OAMC	1.000
LA - KENNER	OAEP0	1.000
LA - KENNER	Choice II	0.900
LA - LAFAYETTE	NoProduct	1.450
LA - LAFAYETTE	TC	1.450
LA - LAFAYETTE	TCHL	1.450
LA - LAFAYETTE	OC	0.900
LA - LAFAYETTE	MC	1.000
LA - LAFAYETTE	EPO	1.000
LA - LAFAYETTE	OAMC	1.000
LA - LAFAYETTE	OAEP0	1.000
LA - LAFAYETTE	Choice II	0.900
LA - LAKE CHARLES	NoProduct	1.450
LA - LAKE CHARLES	TC	1.450
LA - LAKE CHARLES	TCHL	1.450
LA - LAKE CHARLES	OC	0.900
LA - LAKE CHARLES	MC	1.000
LA - LAKE CHARLES	EPO	1.000
LA - LAKE CHARLES	OAMC	1.000
LA - LAKE CHARLES	OAEP0	1.000
LA - LAKE CHARLES	Choice II	0.900
LA - MONROE	NoProduct	1.450
LA - MONROE	TC	1.450
LA - MONROE	TCHL	1.450
LA - MONROE	OC	0.900
LA - MONROE	MC	1.000
LA - MONROE	EPO	1.000
LA - MONROE	OAMC	1.000
LA - MONROE	OAEP0	1.000
LA - MONROE	Choice II	0.900
LA - NEW ORLEANS	NoProduct	1.450
LA - NEW ORLEANS	TC	1.450
LA - NEW ORLEANS	TCHL	1.450
LA - NEW ORLEANS	OC	0.900
LA - NEW ORLEANS	MC	1.000
LA - NEW ORLEANS	EPO	1.000
LA - NEW ORLEANS	OAMC	1.000
LA - NEW ORLEANS	OAEP0	1.000
LA - NEW ORLEANS	Choice II	0.900
LA - SHREVEPORT	NoProduct	1.450
LA - SHREVEPORT	TC	1.450
LA - SHREVEPORT	TCHL	1.450

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
LA - SHREVEPORT	OC	0.900
LA - SHREVEPORT	MC	1.000
LA - SHREVEPORT	EPO	1.000
LA - SHREVEPORT	OAMC	1.000
LA - SHREVEPORT	OAEP0	1.000
LA - SHREVEPORT	Choice II	0.900
MA - BARNSTABLE	NoProduct	1.050
MA - BARNSTABLE	TC	1.050
MA - BARNSTABLE	TCHL	1.050
MA - BARNSTABLE	OC	1.000
MA - BARNSTABLE	MC	1.000
MA - BARNSTABLE	EPO	1.000
MA - BARNSTABLE	OAMC	1.000
MA - BARNSTABLE	OAEP0	1.000
MA - BARNSTABLE	Choice II	0.900
MA - Barnstable (NE01)	QPOS	1.050
MA - Barnstable (NE01)	HMO	1.050
MA - Barnstable (NE01)	OAQPOS	1.050
MA - Barnstable (NE01)	OAHMO	1.050
MA - Barnstable (NE01)	Choice II	0.900
MA - Berkshire (NE01)	QPOS	1.050
MA - Berkshire (NE01)	HMO	1.050
MA - Berkshire (NE01)	OAQPOS	1.050
MA - Berkshire (NE01)	OAHMO	1.050
MA - Berkshire (NE01)	Choice II	0.900
MA - BOSTON	NoProduct	1.050
MA - BOSTON	TC	1.050
MA - BOSTON	TCHL	1.050
MA - BOSTON	OC	1.000
MA - BOSTON	MC	1.000
MA - BOSTON	EPO	1.000
MA - BOSTON	OAMC	1.000
MA - BOSTON	OAEP0	1.000
MA - BOSTON	Choice II	0.900
MA - Bristol (NE01)	QPOS	1.050
MA - Bristol (NE01)	HMO	1.050
MA - Bristol (NE01)	OAQPOS	1.050
MA - Bristol (NE01)	OAHMO	1.050
MA - Bristol (NE01)	Choice II	0.900
MA - BROCKTON	NoProduct	1.050
MA - BROCKTON	TC	1.050
MA - BROCKTON	TCHL	1.050
MA - BROCKTON	OC	1.000
MA - BROCKTON	MC	1.000
MA - BROCKTON	EPO	1.000
MA - BROCKTON	OAMC	1.000
MA - BROCKTON	OAEP0	1.000
MA - BROCKTON	Choice II	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MA - DUKES	NoProduct	1.050
MA - DUKES	TC	1.050
MA - DUKES	TCHL	1.050
MA - DUKES	OC	1.000
MA - DUKES	MC	1.000
MA - DUKES	EPO	1.000
MA - DUKES	OAMC	1.000
MA - DUKES	OAEP0	1.000
MA - DUKES	Choice II	0.900
MA - Essex (NE01)	QPOS	1.050
MA - Essex (NE01)	HMO	1.050
MA - Essex (NE01)	OAQPOS	1.050
MA - Essex (NE01)	OAHMO	1.050
MA - Essex (NE01)	Choice II	0.900
MA - FALL RIVER/NEW BEDFORD	NoProduct	1.050
MA - FALL RIVER/NEW BEDFORD	TC	1.050
MA - FALL RIVER/NEW BEDFORD	TCHL	1.050
MA - FALL RIVER/NEW BEDFORD	OC	1.000
MA - FALL RIVER/NEW BEDFORD	MC	1.000
MA - FALL RIVER/NEW BEDFORD	EPO	1.000
MA - FALL RIVER/NEW BEDFORD	OAMC	1.000
MA - FALL RIVER/NEW BEDFORD	OAEP0	1.000
MA - FALL RIVER/NEW BEDFORD	Choice II	0.900
MA - FRANKLIN	NoProduct	1.050
MA - FRANKLIN	TC	1.050
MA - FRANKLIN	TCHL	1.050
MA - FRANKLIN	OC	1.000
MA - FRANKLIN	MC	1.000
MA - FRANKLIN	EPO	1.000
MA - FRANKLIN	OAMC	1.000
MA - FRANKLIN	OAEP0	1.000
MA - FRANKLIN	Choice II	0.900
MA - Franklin (NE01)	QPOS	1.050
MA - Franklin (NE01)	HMO	1.050
MA - Franklin (NE01)	OAQPOS	1.050
MA - Franklin (NE01)	OAHMO	1.050
MA - Franklin (NE01)	Choice II	0.900
MA - Hampden (NE01)	QPOS	1.050
MA - Hampden (NE01)	HMO	1.050
MA - Hampden (NE01)	OAQPOS	1.050
MA - Hampden (NE01)	OAHMO	1.050
MA - Hampden (NE01)	Choice II	0.900
MA - HAMPSHIRE	NoProduct	1.050
MA - HAMPSHIRE	TC	1.050
MA - HAMPSHIRE	TCHL	1.050
MA - HAMPSHIRE	OC	1.000
MA - HAMPSHIRE	MC	1.000
MA - HAMPSHIRE	EPO	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MA - HAMPSHIRE	OAMC	1.000
MA - HAMPSHIRE	OAEPO	1.000
MA - HAMPSHIRE	Choice II	0.900
MA - Hampshire (NE01)	QPOS	1.050
MA - Hampshire (NE01)	HMO	1.050
MA - Hampshire (NE01)	OAQPOS	1.050
MA - Hampshire (NE01)	OAHMO	1.050
MA - Hampshire (NE01)	Choice II	0.900
MA - LAWRENCE	NoProduct	1.050
MA - LAWRENCE	TC	1.050
MA - LAWRENCE	TCHL	1.050
MA - LAWRENCE	OC	1.000
MA - LAWRENCE	MC	1.000
MA - LAWRENCE	EPO	1.000
MA - LAWRENCE	OAMC	1.000
MA - LAWRENCE	OAEPO	1.000
MA - LAWRENCE	Choice II	0.900
MA - LOWELL	NoProduct	1.050
MA - LOWELL	TC	1.050
MA - LOWELL	TCHL	1.050
MA - LOWELL	OC	1.000
MA - LOWELL	MC	1.000
MA - LOWELL	EPO	1.000
MA - LOWELL	OAMC	1.000
MA - LOWELL	OAEPO	1.000
MA - LOWELL	Choice II	0.900
MA - Massachusetts (NE01)	QPOS	1.050
MA - Massachusetts (NE01)	QPOS	1.050
MA - Massachusetts (NE01)	HMO	1.050
MA - Massachusetts (NE01)	HMO	1.050
MA - Massachusetts (NE01)	OAQPOS	1.050
MA - Massachusetts (NE01)	OAQPOS	1.050
MA - Massachusetts (NE01)	OAHMO	1.050
MA - Massachusetts (NE01)	OAHMO	1.050
MA - Massachusetts (NE01)	Choice II	0.900
MA - Massachusetts (NE01)	Choice II	0.900
MA - Middlesex (NE01)	QPOS	1.050
MA - Middlesex (NE01)	HMO	1.050
MA - Middlesex (NE01)	OAQPOS	1.050
MA - Middlesex (NE01)	OAHMO	1.050
MA - Middlesex (NE01)	Choice II	0.900
MA - NANTUCKET	NoProduct	1.050
MA - NANTUCKET	TC	1.050
MA - NANTUCKET	TCHL	1.050
MA - NANTUCKET	OC	1.000
MA - NANTUCKET	MC	1.000
MA - NANTUCKET	EPO	1.000
MA - NANTUCKET	OAMC	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MA - NANTUCKET	OAEPO	1.000
MA - NANTUCKET	Choice II	0.900
MA - Norfolk (NE01)	QPOS	1.050
MA - Norfolk (NE01)	HMO	1.050
MA - Norfolk (NE01)	OAQPOS	1.050
MA - Norfolk (NE01)	OAHMO	1.050
MA - Norfolk (NE01)	Choice II	0.900
MA - PITTSFIELD	NoProduct	1.050
MA - PITTSFIELD	TC	1.050
MA - PITTSFIELD	TCHL	1.050
MA - PITTSFIELD	OC	1.000
MA - PITTSFIELD	MC	1.000
MA - PITTSFIELD	EPO	1.000
MA - PITTSFIELD	OAMC	1.000
MA - PITTSFIELD	OAEPO	1.000
MA - PITTSFIELD	Choice II	0.900
MA - Plymouth (NE01)	QPOS	1.050
MA - Plymouth (NE01)	HMO	1.050
MA - Plymouth (NE01)	OAQPOS	1.050
MA - Plymouth (NE01)	OAHMO	1.050
MA - Plymouth (NE01)	Choice II	0.900
MA - SPRINGFIELD/HOLYOKE	NoProduct	1.050
MA - SPRINGFIELD/HOLYOKE	TC	1.050
MA - SPRINGFIELD/HOLYOKE	TCHL	1.050
MA - SPRINGFIELD/HOLYOKE	OC	1.000
MA - SPRINGFIELD/HOLYOKE	MC	1.000
MA - SPRINGFIELD/HOLYOKE	EPO	1.000
MA - SPRINGFIELD/HOLYOKE	OAMC	1.000
MA - SPRINGFIELD/HOLYOKE	OAEPO	1.000
MA - SPRINGFIELD/HOLYOKE	Choice II	0.900
MA - Suffolk (NE01)	QPOS	1.050
MA - Suffolk (NE01)	HMO	1.050
MA - Suffolk (NE01)	OAQPOS	1.050
MA - Suffolk (NE01)	OAHMO	1.050
MA - Suffolk (NE01)	Choice II	0.900
MA - WELLESLEY	NoProduct	1.050
MA - WELLESLEY	TC	1.050
MA - WELLESLEY	TCHL	1.050
MA - WELLESLEY	OC	1.000
MA - WELLESLEY	MC	1.000
MA - WELLESLEY	EPO	1.000
MA - WELLESLEY	OAMC	1.000
MA - WELLESLEY	OAEPO	1.000
MA - WELLESLEY	Choice II	0.900
MA - WORCESTER	NoProduct	1.050
MA - WORCESTER	TC	1.050
MA - WORCESTER	TCHL	1.050
MA - WORCESTER	OC	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MA - WORCESTER	MC	1.000
MA - WORCESTER	EPO	1.000
MA - WORCESTER	OAMC	1.000
MA - WORCESTER	OAEPO	1.000
MA - WORCESTER	Choice II	0.900
MA - Worcester (NE01)	QPOS	1.050
MA - Worcester (NE01)	HMO	1.050
MA - Worcester (NE01)	OAQPOS	1.050
MA - Worcester (NE01)	OAHMO	1.050
MA - Worcester (NE01)	Choice II	0.900
MD - All Others MD	NoProduct	0.900
MD - All Others MD	TC	0.900
MD - All Others MD	TCHL	0.900
MD - All Others MD	OC	0.750
MD - All Others MD	MC	0.750
MD - All Others MD	EPO	0.750
MD - All Others MD	OAMC	0.750
MD - All Others MD	OAEPO	0.750
MD - All Others MD	Choice II	0.700
MD - BALTIMORE	NoProduct	0.900
MD - BALTIMORE	TC	0.900
MD - BALTIMORE	TCHL	0.900
MD - BALTIMORE	OC	0.750
MD - BALTIMORE	MC	0.750
MD - BALTIMORE	EPO	0.750
MD - BALTIMORE	OAMC	0.750
MD - BALTIMORE	OAEPO	0.750
MD - BALTIMORE	Choice II	0.700
MD - Baltimore Metro N (MD01)	QPOS	0.900
MD - Baltimore Metro N (MD01)	HMO	0.900
MD - Baltimore Metro N (MD01)	OAQPOS	0.900
MD - Baltimore Metro N (MD01)	OAHMO	0.900
MD - Baltimore Metro N (MD01)	Choice II	0.700
MD - Baltimore Metro S (MD02)	QPOS	0.900
MD - Baltimore Metro S (MD02)	HMO	0.900
MD - Baltimore Metro S (MD02)	OAQPOS	0.900
MD - Baltimore Metro S (MD02)	OAHMO	0.900
MD - Baltimore Metro S (MD02)	Choice II	0.700
MD - MD DC Metro (MD02)	QPOS	0.900
MD - MD DC Metro (MD02)	HMO	0.900
MD - MD DC Metro (MD02)	OAQPOS	0.900
MD - MD DC Metro (MD02)	OAHMO	0.900
MD - MD DC Metro (MD02)	Choice II	0.700
MD - MD Eastern/Southern (MD01)	QPOS	0.900
MD - MD Eastern/Southern (MD01)	HMO	0.900
MD - MD Eastern/Southern (MD01)	OAQPOS	0.900
MD - MD Eastern/Southern (MD01)	OAHMO	0.900
MD - MD Eastern/Southern (MD01)	Choice II	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MD - MD Western MD - North (MD01)	QPOS	0.900
MD - MD Western MD - North (MD01)	HMO	0.900
MD - MD Western MD - North (MD01)	OAQPOS	0.900
MD - MD Western MD - North (MD01)	OAHMO	0.900
MD - MD Western MD - North (MD01)	Choice II	0.700
MD - MD Western MD - South (MD02)	QPOS	0.900
MD - MD Western MD - South (MD02)	HMO	0.900
MD - MD Western MD - South (MD02)	OAQPOS	0.900
MD - MD Western MD - South (MD02)	OAHMO	0.900
MD - MD Western MD - South (MD02)	Choice II	0.700
MD - Northern Maryland (MD01)	QPOS	0.900
MD - Northern Maryland (MD01)	QPOS	0.900
MD - Northern Maryland (MD01)	HMO	0.900
MD - Northern Maryland (MD01)	HMO	0.900
MD - Northern Maryland (MD01)	OAQPOS	0.900
MD - Northern Maryland (MD01)	OAQPOS	0.900
MD - Northern Maryland (MD01)	OAHMO	0.900
MD - Northern Maryland (MD01)	OAHMO	0.900
MD - Northern Maryland (MD01)	Choice II	0.700
MD - Northern Maryland (MD01)	Choice II	0.700
MD - Southern Maryland (MD02)	QPOS	0.900
MD - Southern Maryland (MD02)	QPOS	0.900
MD - Southern Maryland (MD02)	HMO	0.900
MD - Southern Maryland (MD02)	HMO	0.900
MD - Southern Maryland (MD02)	OAQPOS	0.900
MD - Southern Maryland (MD02)	OAQPOS	0.900
MD - Southern Maryland (MD02)	OAHMO	0.900
MD - Southern Maryland (MD02)	OAHMO	0.900
MD - Southern Maryland (MD02)	Choice II	0.700
MD - Southern Maryland (MD02)	Choice II	0.700
MD - WASHINGTON AREA	NoProduct	0.900
MD - WASHINGTON AREA	TC	0.900
MD - WASHINGTON AREA	TCHL	0.900
MD - WASHINGTON AREA	OC	0.750
MD - WASHINGTON AREA	MC	0.750
MD - WASHINGTON AREA	EPO	0.750
MD - WASHINGTON AREA	OAMC	0.750
MD - WASHINGTON AREA	OAEPO	0.750
MD - WASHINGTON AREA	Choice II	0.700
MD - WESTERN MARYLAND	NoProduct	0.900
MD - WESTERN MARYLAND	TC	0.900
MD - WESTERN MARYLAND	TCHL	0.900
MD - WESTERN MARYLAND	OC	0.750
MD - WESTERN MARYLAND	MC	0.750
MD - WESTERN MARYLAND	EPO	0.750
MD - WESTERN MARYLAND	OAMC	0.750
MD - WESTERN MARYLAND	OAEPO	0.750
MD - WESTERN MARYLAND	Choice II	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - Androscoggin	NoProduct	0.950
ME - Androscoggin	TC	0.950
ME - Androscoggin	TCHL	0.950
ME - Androscoggin	OC	0.750
ME - Androscoggin	MC	0.750
ME - Androscoggin	EPO	0.750
ME - Androscoggin	OAMC	0.750
ME - Androscoggin	OAEP0	0.750
ME - Androscoggin	Choice II	0.700
ME - Androscoggin (ME01)	QPOS	0.950
ME - Androscoggin (ME01)	HMO	0.950
ME - Androscoggin (ME01)	OAQPOS	0.950
ME - Androscoggin (ME01)	OAHMO	0.950
ME - Androscoggin (ME01)	Choice II	0.700
ME - Aroostook	NoProduct	0.950
ME - Aroostook	TC	0.950
ME - Aroostook	TCHL	0.950
ME - Aroostook	OC	0.750
ME - Aroostook	MC	0.750
ME - Aroostook	EPO	0.750
ME - Aroostook	OAMC	0.750
ME - Aroostook	OAEP0	0.750
ME - Aroostook	Choice II	0.700
ME - Aroostook (ME01)	QPOS	0.950
ME - Aroostook (ME01)	HMO	0.950
ME - Aroostook (ME01)	OAQPOS	0.950
ME - Aroostook (ME01)	OAHMO	0.950
ME - Aroostook (ME01)	Choice II	0.700
ME - AUGUSTA	NoProduct	0.950
ME - AUGUSTA	TC	0.950
ME - AUGUSTA	TCHL	0.950
ME - AUGUSTA	OC	0.750
ME - AUGUSTA	MC	0.750
ME - AUGUSTA	EPO	0.750
ME - AUGUSTA	OAMC	0.750
ME - AUGUSTA	OAEP0	0.750
ME - AUGUSTA	Choice II	0.700
ME - BANGOR	NoProduct	0.950
ME - BANGOR	TC	0.950
ME - BANGOR	TCHL	0.950
ME - BANGOR	OC	0.750
ME - BANGOR	MC	0.750
ME - BANGOR	EPO	0.750
ME - BANGOR	OAMC	0.750
ME - BANGOR	OAEP0	0.750
ME - BANGOR	Choice II	0.700
ME - Cumberland	NoProduct	0.950
ME - Cumberland	TC	0.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - Cumberland	TCHL	0.950
ME - Cumberland	OC	0.750
ME - Cumberland	MC	0.750
ME - Cumberland	EPO	0.750
ME - Cumberland	OAMC	0.750
ME - Cumberland	OAEPO	0.750
ME - Cumberland	Choice II	0.700
ME - Cumberland (ME01)	QPOS	0.950
ME - Cumberland (ME01)	HMO	0.950
ME - Cumberland (ME01)	OAQPOS	0.950
ME - Cumberland (ME01)	OAHMO	0.950
ME - Cumberland (ME01)	Choice II	0.700
ME - FRANKLIN	NoProduct	0.950
ME - FRANKLIN	TC	0.950
ME - FRANKLIN	TCHL	0.950
ME - FRANKLIN	OC	0.750
ME - FRANKLIN	MC	0.750
ME - FRANKLIN	EPO	0.750
ME - FRANKLIN	OAMC	0.750
ME - FRANKLIN	OAEPO	0.750
ME - FRANKLIN	Choice II	0.700
ME - Franklin (ME01)	QPOS	0.950
ME - Franklin (ME01)	HMO	0.950
ME - Franklin (ME01)	OAQPOS	0.950
ME - Franklin (ME01)	OAHMO	0.950
ME - Franklin (ME01)	Choice II	0.700
ME - HANCOCK	NoProduct	0.950
ME - HANCOCK	TC	0.950
ME - HANCOCK	TCHL	0.950
ME - HANCOCK	OC	0.750
ME - HANCOCK	MC	0.750
ME - HANCOCK	EPO	0.750
ME - HANCOCK	OAMC	0.750
ME - HANCOCK	OAEPO	0.750
ME - HANCOCK	Choice II	0.700
ME - Hancock (ME01)	QPOS	0.950
ME - Hancock (ME01)	HMO	0.950
ME - Hancock (ME01)	OAQPOS	0.950
ME - Hancock (ME01)	OAHMO	0.950
ME - Hancock (ME01)	Choice II	0.700
ME - KENNEBEC	NoProduct	0.950
ME - KENNEBEC	TC	0.950
ME - KENNEBEC	TCHL	0.950
ME - KENNEBEC	OC	0.750
ME - KENNEBEC	MC	0.750
ME - KENNEBEC	EPO	0.750
ME - KENNEBEC	OAMC	0.750
ME - KENNEBEC	OAEPO	0.750

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - KENNEBEC	Choice II	0.700
ME - Kennebec (ME01)	QPOS	0.950
ME - Kennebec (ME01)	HMO	0.950
ME - Kennebec (ME01)	OAQPOS	0.950
ME - Kennebec (ME01)	OAHMO	0.950
ME - Kennebec (ME01)	Choice II	0.700
ME - KNOX	NoProduct	0.950
ME - KNOX	TC	0.950
ME - KNOX	TCHL	0.950
ME - KNOX	OC	0.750
ME - KNOX	MC	0.750
ME - KNOX	EPO	0.750
ME - KNOX	OAMC	0.750
ME - KNOX	OAEP0	0.750
ME - KNOX	Choice II	0.700
ME - Knox (ME01)	QPOS	0.950
ME - Knox (ME01)	HMO	0.950
ME - Knox (ME01)	OAQPOS	0.950
ME - Knox (ME01)	OAHMO	0.950
ME - Knox (ME01)	Choice II	0.700
ME - LINCOLN	NoProduct	0.950
ME - LINCOLN	TC	0.950
ME - LINCOLN	TCHL	0.950
ME - LINCOLN	OC	0.750
ME - LINCOLN	MC	0.750
ME - LINCOLN	EPO	0.750
ME - LINCOLN	OAMC	0.750
ME - LINCOLN	OAEP0	0.750
ME - LINCOLN	Choice II	0.700
ME - Lincoln (ME01)	QPOS	0.950
ME - Lincoln (ME01)	HMO	0.950
ME - Lincoln (ME01)	OAQPOS	0.950
ME - Lincoln (ME01)	OAHMO	0.950
ME - Lincoln (ME01)	Choice II	0.700
ME - Maine Golden Choice (ME01)	QPOS	0.950
ME - Maine Golden Choice (ME01)	QPOS	0.950
ME - Maine Golden Choice (ME01)	HMO	0.950
ME - Maine Golden Choice (ME01)	HMO	0.950
ME - Maine Golden Choice (ME01)	OAQPOS	0.950
ME - Maine Golden Choice (ME01)	OAQPOS	0.950
ME - Maine Golden Choice (ME01)	OAHMO	0.950
ME - Maine Golden Choice (ME01)	OAHMO	0.950
ME - Maine Golden Choice (ME01)	Choice II	0.700
ME - Maine Golden Choice (ME01)	Choice II	0.700
ME - Maine Golden Medicare (ME01)	QPOS	0.950
ME - Maine Golden Medicare (ME01)	QPOS	0.950
ME - Maine Golden Medicare (ME01)	HMO	0.950
ME - Maine Golden Medicare (ME01)	HMO	0.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - Maine Golden Medicare (ME01)	OAQPOS	0.950
ME - Maine Golden Medicare (ME01)	OAQPOS	0.950
ME - Maine Golden Medicare (ME01)	OAHMO	0.950
ME - Maine Golden Medicare (ME01)	OAHMO	0.950
ME - Maine Golden Medicare (ME01)	Choice II	0.700
ME - Maine Golden Medicare (ME01)	Choice II	0.700
ME - OXFORD	NoProduct	0.950
ME - OXFORD	TC	0.950
ME - OXFORD	TCHL	0.950
ME - OXFORD	OC	0.750
ME - OXFORD	MC	0.750
ME - OXFORD	EPO	0.750
ME - OXFORD	OAMC	0.750
ME - OXFORD	OAEP0	0.750
ME - OXFORD	Choice II	0.700
ME - Oxford (ME01)	QPOS	0.950
ME - Oxford (ME01)	HMO	0.950
ME - Oxford (ME01)	OAQPOS	0.950
ME - Oxford (ME01)	OAHMO	0.950
ME - Oxford (ME01)	Choice II	0.700
ME - PENOBSOT	NoProduct	0.950
ME - PENOBSOT	TC	0.950
ME - PENOBSOT	TCHL	0.950
ME - PENOBSOT	OC	0.750
ME - PENOBSOT	MC	0.750
ME - PENOBSOT	EPO	0.750
ME - PENOBSOT	OAMC	0.750
ME - PENOBSOT	OAEP0	0.750
ME - PENOBSOT	Choice II	0.700
ME - Penobscot (ME01)	QPOS	0.950
ME - Penobscot (ME01)	HMO	0.950
ME - Penobscot (ME01)	OAQPOS	0.950
ME - Penobscot (ME01)	OAHMO	0.950
ME - Penobscot (ME01)	Choice II	0.700
ME - PISCATAQUIS	NoProduct	0.950
ME - PISCATAQUIS	TC	0.950
ME - PISCATAQUIS	TCHL	0.950
ME - PISCATAQUIS	OC	0.750
ME - PISCATAQUIS	MC	0.750
ME - PISCATAQUIS	EPO	0.750
ME - PISCATAQUIS	OAMC	0.750
ME - PISCATAQUIS	OAEP0	0.750
ME - PISCATAQUIS	Choice II	0.700
ME - Piscataquis (ME01)	QPOS	0.950
ME - Piscataquis (ME01)	HMO	0.950
ME - Piscataquis (ME01)	OAQPOS	0.950
ME - Piscataquis (ME01)	OAHMO	0.950
ME - Piscataquis (ME01)	Choice II	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - PORTLAND	NoProduct	0.950
ME - PORTLAND	TC	0.950
ME - PORTLAND	TCHL	0.950
ME - PORTLAND	OC	0.750
ME - PORTLAND	MC	0.750
ME - PORTLAND	EPO	0.750
ME - PORTLAND	OAMC	0.750
ME - PORTLAND	OAEP0	0.750
ME - PORTLAND	Choice II	0.700
ME - SAGADAHOC	NoProduct	0.950
ME - SAGADAHOC	TC	0.950
ME - SAGADAHOC	TCHL	0.950
ME - SAGADAHOC	OC	0.750
ME - SAGADAHOC	MC	0.750
ME - SAGADAHOC	EPO	0.750
ME - SAGADAHOC	OAMC	0.750
ME - SAGADAHOC	OAEP0	0.750
ME - SAGADAHOC	Choice II	0.700
ME - Sagadahoc (ME01)	QPOS	0.950
ME - Sagadahoc (ME01)	HMO	0.950
ME - Sagadahoc (ME01)	OAQPOS	0.950
ME - Sagadahoc (ME01)	OAHMO	0.950
ME - Sagadahoc (ME01)	Choice II	0.700
ME - SOMERSET	NoProduct	0.950
ME - SOMERSET	TC	0.950
ME - SOMERSET	TCHL	0.950
ME - SOMERSET	OC	0.750
ME - SOMERSET	MC	0.750
ME - SOMERSET	EPO	0.750
ME - SOMERSET	OAMC	0.750
ME - SOMERSET	OAEP0	0.750
ME - SOMERSET	Choice II	0.700
ME - Somerset (ME01)	QPOS	0.950
ME - Somerset (ME01)	HMO	0.950
ME - Somerset (ME01)	OAQPOS	0.950
ME - Somerset (ME01)	OAHMO	0.950
ME - Somerset (ME01)	Choice II	0.700
ME - WALDO	NoProduct	0.950
ME - WALDO	TC	0.950
ME - WALDO	TCHL	0.950
ME - WALDO	OC	0.750
ME - WALDO	MC	0.750
ME - WALDO	EPO	0.750
ME - WALDO	OAMC	0.750
ME - WALDO	OAEP0	0.750
ME - WALDO	Choice II	0.700
ME - Waldo (ME01)	QPOS	0.950
ME - Waldo (ME01)	HMO	0.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - Waldo (ME01)	OAQPOS	0.950
ME - Waldo (ME01)	OAHMO	0.950
ME - Waldo (ME01)	Choice II	0.700
ME - WASHINGTON	NoProduct	0.950
ME - WASHINGTON	TC	0.950
ME - WASHINGTON	TCHL	0.950
ME - WASHINGTON	OC	0.750
ME - WASHINGTON	MC	0.750
ME - WASHINGTON	EPO	0.750
ME - WASHINGTON	OAMC	0.750
ME - WASHINGTON	OAPEO	0.750
ME - WASHINGTON	Choice II	0.700
ME - Washington (ME01)	QPOS	0.950
ME - Washington (ME01)	HMO	0.950
ME - Washington (ME01)	OAQPOS	0.950
ME - Washington (ME01)	OAHMO	0.950
ME - Washington (ME01)	Choice II	0.700
ME - YORK	NoProduct	0.950
ME - YORK	TC	0.950
ME - YORK	TCHL	0.950
ME - YORK	OC	0.750
ME - YORK	MC	0.750
ME - YORK	EPO	0.750
ME - YORK	OAMC	0.750
ME - YORK	OAPEO	0.750
ME - YORK	Choice II	0.700
ME - York (ME01)	QPOS	0.950
ME - York (ME01)	HMO	0.950
ME - York (ME01)	OAQPOS	0.950
ME - York (ME01)	OAHMO	0.950
ME - York (ME01)	Choice II	0.700
MH - Marshall Islands	NoProduct	1.000
MH - Marshall Islands	TC	1.000
MH - Marshall Islands	TCHL	1.000
MH - Marshall Islands	OC	1.000
MH - Marshall Islands	MC	1.000
MH - Marshall Islands	EPO	1.000
MH - Marshall Islands	OAMC	1.000
MH - Marshall Islands	OAPEO	1.000
MH - Marshall Islands	Choice II	1.000
MI - All Others MI	NoProduct	0.900
MI - All Others MI	TC	0.900
MI - All Others MI	TCHL	0.900
MI - All Others MI	OC	0.794
MI - All Others MI	MC	0.794
MI - All Others MI	EPO	0.794
MI - All Others MI	OAMC	0.794
MI - All Others MI	OAPEO	0.794

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MI - All Others MI	Choice II	0.794
MI - ANN ARBOR	NoProduct	0.900
MI - ANN ARBOR	TC	0.900
MI - ANN ARBOR	TCHL	0.900
MI - ANN ARBOR	OC	0.794
MI - ANN ARBOR	MC	0.794
MI - ANN ARBOR	EPO	0.794
MI - ANN ARBOR	OAMC	0.794
MI - ANN ARBOR	OAEPO	0.794
MI - ANN ARBOR	Choice II	0.794
MI - BENTON HARBOR	NoProduct	0.900
MI - BENTON HARBOR	TC	0.900
MI - BENTON HARBOR	TCHL	0.900
MI - BENTON HARBOR	OC	0.794
MI - BENTON HARBOR	MC	0.794
MI - BENTON HARBOR	EPO	0.794
MI - BENTON HARBOR	OAMC	0.794
MI - BENTON HARBOR	OAEPO	0.794
MI - BENTON HARBOR	Choice II	0.794
MI - DETROIT	NoProduct	0.900
MI - DETROIT	TC	0.900
MI - DETROIT	TCHL	0.900
MI - DETROIT	OC	0.794
MI - DETROIT	MC	0.794
MI - DETROIT	EPO	0.794
MI - DETROIT	OAMC	0.794
MI - DETROIT	OAEPO	0.794
MI - DETROIT	Choice II	0.794
MI - Detroit Medicare PPO (MI01)	QPOS	0.986
MI - Detroit Medicare PPO (MI01)	QPOS	0.986
MI - Detroit Medicare PPO (MI01)	HMO	1.133
MI - Detroit Medicare PPO (MI01)	HMO	1.133
MI - Detroit Medicare PPO (MI01)	OAQPOS	0.986
MI - Detroit Medicare PPO (MI01)	OAQPOS	0.986
MI - Detroit Medicare PPO (MI01)	OAHMO	1.133
MI - Detroit Medicare PPO (MI01)	OAHMO	1.133
MI - Detroit Medicare PPO (MI01)	Choice II	0.986
MI - Detroit Medicare PPO (MI01)	Choice II	0.986
MI - FLINT	NoProduct	0.900
MI - FLINT	TC	0.900
MI - FLINT	TCHL	0.900
MI - FLINT	OC	0.794
MI - FLINT	MC	0.794
MI - FLINT	EPO	0.794
MI - FLINT	OAMC	0.794
MI - FLINT	OAEPO	0.794
MI - FLINT	Choice II	0.794
MI - GRAND RAPIDS	NoProduct	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MI - GRAND RAPIDS	TC	0.900
MI - GRAND RAPIDS	TCHL	0.900
MI - GRAND RAPIDS	OC	0.794
MI - GRAND RAPIDS	MC	0.794
MI - GRAND RAPIDS	EPO	0.794
MI - GRAND RAPIDS	OAMC	0.794
MI - GRAND RAPIDS	OAEPO	0.794
MI - GRAND RAPIDS	Choice II	0.794
MI - Grand Rapids MDCR PPO (MI02)	QPOS	0.986
MI - Grand Rapids MDCR PPO (MI02)	QPOS	0.986
MI - Grand Rapids MDCR PPO (MI02)	HMO	1.133
MI - Grand Rapids MDCR PPO (MI02)	HMO	1.133
MI - Grand Rapids MDCR PPO (MI02)	OAQPOS	0.986
MI - Grand Rapids MDCR PPO (MI02)	OAQPOS	0.986
MI - Grand Rapids MDCR PPO (MI02)	OAHMO	1.133
MI - Grand Rapids MDCR PPO (MI02)	OAHMO	1.133
MI - Grand Rapids MDCR PPO (MI02)	Choice II	0.986
MI - Grand Rapids MDCR PPO (MI02)	Choice II	0.986
MI - KALAMAZOO	NoProduct	0.900
MI - KALAMAZOO	TC	0.900
MI - KALAMAZOO	TCHL	0.900
MI - KALAMAZOO	OC	0.794
MI - KALAMAZOO	MC	0.794
MI - KALAMAZOO	EPO	0.794
MI - KALAMAZOO	OAMC	0.794
MI - KALAMAZOO	OAEPO	0.794
MI - KALAMAZOO	Choice II	0.794
MI - LANSING	NoProduct	0.900
MI - LANSING	TC	0.900
MI - LANSING	TCHL	0.900
MI - LANSING	OC	0.794
MI - LANSING	MC	0.794
MI - LANSING	EPO	0.794
MI - LANSING	OAMC	0.794
MI - LANSING	OAEPO	0.794
MI - LANSING	Choice II	0.794
MI - NORTHERN	NoProduct	0.900
MI - NORTHERN	TC	0.900
MI - NORTHERN	TCHL	0.900
MI - NORTHERN	OC	0.794
MI - NORTHERN	MC	0.794
MI - NORTHERN	EPO	0.794
MI - NORTHERN	OAMC	0.794
MI - NORTHERN	OAEPO	0.794
MI - NORTHERN	Choice II	0.794
MI - NORTHWEST	NoProduct	0.900
MI - NORTHWEST	TC	0.900
MI - NORTHWEST	TCHL	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MI - NORTHWEST	OC	0.794
MI - NORTHWEST	MC	0.794
MI - NORTHWEST	EPO	0.794
MI - NORTHWEST	OAMC	0.794
MI - NORTHWEST	OAEP0	0.794
MI - NORTHWEST	Choice II	0.794
MI - PONTIAC	NoProduct	0.900
MI - PONTIAC	TC	0.900
MI - PONTIAC	TCHL	0.900
MI - PONTIAC	OC	0.794
MI - PONTIAC	MC	0.794
MI - PONTIAC	EPO	0.794
MI - PONTIAC	OAMC	0.794
MI - PONTIAC	OAEP0	0.794
MI - PONTIAC	Choice II	0.794
MI - SAGINAW	NoProduct	0.900
MI - SAGINAW	TC	0.900
MI - SAGINAW	TCHL	0.900
MI - SAGINAW	OC	0.794
MI - SAGINAW	MC	0.794
MI - SAGINAW	EPO	0.794
MI - SAGINAW	OAMC	0.794
MI - SAGINAW	OAEP0	0.794
MI - SAGINAW	Choice II	0.794
MI - UPPER PENINSULA	NoProduct	0.900
MI - UPPER PENINSULA	TC	0.900
MI - UPPER PENINSULA	TCHL	0.900
MI - UPPER PENINSULA	OC	0.794
MI - UPPER PENINSULA	MC	0.794
MI - UPPER PENINSULA	EPO	0.794
MI - UPPER PENINSULA	OAMC	0.794
MI - UPPER PENINSULA	OAEP0	0.794
MI - UPPER PENINSULA	Choice II	0.794
MI - WARREN	NoProduct	0.900
MI - WARREN	TC	0.900
MI - WARREN	TCHL	0.900
MI - WARREN	OC	0.794
MI - WARREN	MC	0.794
MI - WARREN	EPO	0.794
MI - WARREN	OAMC	0.794
MI - WARREN	OAEP0	0.794
MI - WARREN	Choice II	0.794
MN - All Others MN	NoProduct	1.000
MN - All Others MN	TC	1.000
MN - All Others MN	TCHL	1.000
MN - All Others MN	OC	1.000
MN - All Others MN	MC	1.000
MN - All Others MN	EPO	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MN - All Others MN	OAMC	1.000
MN - All Others MN	OAEPO	1.000
MN - All Others MN	Choice II	1.000
MN - All Others MN	NoProduct	1.000
MN - All Others MN	TC	1.000
MN - All Others MN	TCHL	1.000
MN - All Others MN	OC	1.000
MN - All Others MN	MC	1.000
MN - All Others MN	EPO	1.000
MN - All Others MN	OAMC	1.000
MN - All Others MN	OAEPO	1.000
MN - All Others MN	Choice II	1.000
MN - MINNEAPOLIS/ST. PAUL	NoProduct	1.000
MN - MINNEAPOLIS/ST. PAUL	TC	1.000
MN - MINNEAPOLIS/ST. PAUL	TCHL	1.000
MN - MINNEAPOLIS/ST. PAUL	OC	1.000
MN - MINNEAPOLIS/ST. PAUL	MC	1.000
MN - MINNEAPOLIS/ST. PAUL	EPO	1.000
MN - MINNEAPOLIS/ST. PAUL	OAMC	1.000
MN - MINNEAPOLIS/ST. PAUL	OAEPO	1.000
MN - MINNEAPOLIS/ST. PAUL	Choice II	1.000
MO - Buchanan	NoProduct	1.050
MO - Buchanan	TC	1.050
MO - Buchanan	TCHL	1.050
MO - Buchanan	OC	1.000
MO - Buchanan	MC	0.850
MO - Buchanan	EPO	0.850
MO - Buchanan	OAMC	0.850
MO - Buchanan	OAEPO	0.850
MO - Buchanan	Choice II	1.050
MO - Buchanan (MO02)	QPOS	1.050
MO - Buchanan (MO02)	HMO	1.050
MO - Buchanan (MO02)	OAQPOS	1.050
MO - Buchanan (MO02)	OAHMO	1.050
MO - Buchanan (MO02)	Choice II	1.050
MO - Cape Girardeau/Southeast	NoProduct	1.050
MO - Cape Girardeau/Southeast	TC	1.050
MO - Cape Girardeau/Southeast	TCHL	1.050
MO - Cape Girardeau/Southeast	OC	1.000
MO - Cape Girardeau/Southeast	MC	0.850
MO - Cape Girardeau/Southeast	EPO	0.850
MO - Cape Girardeau/Southeast	OAMC	0.850
MO - Cape Girardeau/Southeast	OAEPO	0.850
MO - Cape Girardeau/Southeast	Choice II	1.050
MO - Columbia	NoProduct	1.050
MO - Columbia	TC	1.050
MO - Columbia	TCHL	1.050
MO - Columbia	OC	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MO - Columbia	MC	0.850
MO - Columbia	EPO	0.850
MO - Columbia	OAMC	0.850
MO - Columbia	OAEPO	0.850
MO - Columbia	Choice II	1.050
MO - Columbia Area	NoProduct	1.050
MO - Columbia Area	TC	1.050
MO - Columbia Area	TCHL	1.050
MO - Columbia Area	OC	1.000
MO - Columbia Area	MC	0.850
MO - Columbia Area	EPO	0.850
MO - Columbia Area	OAMC	0.850
MO - Columbia Area	OAEPO	0.850
MO - Columbia Area	Choice II	1.050
MO - Columbia Feeder	NoProduct	1.050
MO - Columbia Feeder	TC	1.050
MO - Columbia Feeder	TCHL	1.050
MO - Columbia Feeder	OC	1.000
MO - Columbia Feeder	MC	0.850
MO - Columbia Feeder	EPO	0.850
MO - Columbia Feeder	OAMC	0.850
MO - Columbia Feeder	OAEPO	0.850
MO - Columbia Feeder	Choice II	1.050
MO - Columbia Other	NoProduct	1.050
MO - Columbia Other	TC	1.050
MO - Columbia Other	TCHL	1.050
MO - Columbia Other	OC	1.000
MO - Columbia Other	MC	0.850
MO - Columbia Other	EPO	0.850
MO - Columbia Other	OAMC	0.850
MO - Columbia Other	OAEPO	0.850
MO - Columbia Other	Choice II	1.050
MO - Heartland	NoProduct	1.050
MO - Heartland	TC	1.050
MO - Heartland	TCHL	1.050
MO - Heartland	OC	1.000
MO - Heartland	MC	0.850
MO - Heartland	EPO	0.850
MO - Heartland	OAMC	0.850
MO - Heartland	OAEPO	0.850
MO - Heartland	Choice II	1.050
MO - Joplin	NoProduct	1.050
MO - Joplin	NoProduct	1.050
MO - Joplin	TC	1.050
MO - Joplin	TC	1.050
MO - Joplin	TCHL	1.050
MO - Joplin	TCHL	1.050
MO - Joplin	OC	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MO - Joplin	OC	1.000
MO - Joplin	MC	0.850
MO - Joplin	MC	0.850
MO - Joplin	EPO	0.850
MO - Joplin	EPO	0.850
MO - Joplin	OAMC	0.850
MO - Joplin	OAMC	0.850
MO - Joplin	OAEP0	0.850
MO - Joplin	OAEP0	0.850
MO - Joplin	Choice II	1.050
MO - Joplin	Choice II	1.050
MO - Joplin Area	NoProduct	1.050
MO - Joplin Area	TC	1.050
MO - Joplin Area	TCHL	1.050
MO - Joplin Area	OC	1.000
MO - Joplin Area	MC	0.850
MO - Joplin Area	EPO	0.850
MO - Joplin Area	OAMC	0.850
MO - Joplin Area	OAEP0	0.850
MO - Joplin Area	Choice II	1.050
MO - Kansas City	NoProduct	1.050
MO - Kansas City	TC	1.050
MO - Kansas City	TCHL	1.050
MO - Kansas City	OC	1.000
MO - Kansas City	MC	0.850
MO - Kansas City	EPO	0.850
MO - Kansas City	OAMC	0.850
MO - Kansas City	OAEP0	0.850
MO - Kansas City	Choice II	1.050
MO - Kansas City Metro	NoProduct	1.050
MO - Kansas City Metro	TC	1.050
MO - Kansas City Metro	TCHL	1.050
MO - Kansas City Metro	OC	1.000
MO - Kansas City Metro	MC	0.850
MO - Kansas City Metro	EPO	0.850
MO - Kansas City Metro	OAMC	0.850
MO - Kansas City Metro	OAEP0	0.850
MO - Kansas City Metro	Choice II	1.050
MO - Kansas City Rural (MO02)	QPOS	1.050
MO - Kansas City Rural (MO02)	HMO	1.050
MO - Kansas City Rural (MO02)	OAQPOS	1.050
MO - Kansas City Rural (MO02)	OAHMO	1.050
MO - Kansas City Rural (MO02)	Choice II	1.050
MO - Kansas City Suburban	NoProduct	1.050
MO - Kansas City Suburban	TC	1.050
MO - Kansas City Suburban	TCHL	1.050
MO - Kansas City Suburban	OC	1.000
MO - Kansas City Suburban	MC	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MO - Kansas City Suburban	EPO	0.850
MO - Kansas City Suburban	OAMC	0.850
MO - Kansas City Suburban	OAEPO	0.850
MO - Kansas City Suburban	Choice II	1.050
MO - Kansas City Urban (MO02)	QPOS	1.050
MO - Kansas City Urban (MO02)	HMO	1.050
MO - Kansas City Urban (MO02)	OAQPOS	1.050
MO - Kansas City Urban (MO02)	OAHMO	1.050
MO - Kansas City Urban (MO02)	Choice II	1.050
MO - Missouri Medicare HMO (MO03)	QPOS	0.889
MO - Missouri Medicare HMO (MO03)	HMO	0.889
MO - Missouri Medicare HMO (MO03)	OAQPOS	0.889
MO - Missouri Medicare HMO (MO03)	OAHMO	0.889
MO - Missouri Medicare HMO (MO03)	Choice II	0.889
MO - Missouri Medicare PPO (MO03)	QPOS	0.889
MO - Missouri Medicare PPO (MO03)	HMO	0.889
MO - Missouri Medicare PPO (MO03)	OAQPOS	0.889
MO - Missouri Medicare PPO (MO03)	OAHMO	0.889
MO - Missouri Medicare PPO (MO03)	Choice II	0.889
MO - Northeast	NoProduct	1.050
MO - Northeast	TC	1.050
MO - Northeast	TCHL	1.050
MO - Northeast	OC	1.000
MO - Northeast	MC	0.850
MO - Northeast	EPO	0.850
MO - Northeast	OAMC	0.850
MO - Northeast	OAEPO	0.850
MO - Northeast	Choice II	1.050
MO - Northeast MO	NoProduct	1.050
MO - Northeast MO	TC	1.050
MO - Northeast MO	TCHL	1.050
MO - Northeast MO	OC	1.000
MO - Northeast MO	MC	0.850
MO - Northeast MO	EPO	0.850
MO - Northeast MO	OAMC	0.850
MO - Northeast MO	OAEPO	0.850
MO - Northeast MO	Choice II	1.050
MO - Northwest MO	NoProduct	1.050
MO - Northwest MO	TC	1.050
MO - Northwest MO	TCHL	1.050
MO - Northwest MO	OC	1.000
MO - Northwest MO	MC	0.850
MO - Northwest MO	EPO	0.850
MO - Northwest MO	OAMC	0.850
MO - Northwest MO	OAEPO	0.850
MO - Northwest MO	Choice II	1.050
MO - Other MO	NoProduct	1.050
MO - Other MO	TC	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MO - Other MO	TCHL	1.050
MO - Other MO	OC	1.000
MO - Other MO	MC	0.850
MO - Other MO	EPO	0.850
MO - Other MO	OAMC	0.850
MO - Other MO	OAEPO	0.850
MO - Other MO	Choice II	1.050
MO - Saint Louis	NoProduct	1.000
MO - Saint Louis	TC	1.000
MO - Saint Louis	TCHL	1.000
MO - Saint Louis	OC	1.037
MO - Saint Louis	MC	0.839
MO - Saint Louis	EPO	0.839
MO - Saint Louis	OAMC	0.839
MO - Saint Louis	OAEPO	0.839
MO - Saint Louis	Choice II	0.889
MO - Saint Louis MO MEHMO (MO03)	QPOS	0.889
MO - Saint Louis MO MEHMO (MO03)	HMO	0.889
MO - Saint Louis MO MEHMO (MO03)	OAQPOS	0.889
MO - Saint Louis MO MEHMO (MO03)	OAHMO	0.889
MO - Saint Louis MO MEHMO (MO03)	Choice II	0.889
MO - Saint Louis MO MEPPPO (MO03)	QPOS	0.889
MO - Saint Louis MO MEPPPO (MO03)	HMO	0.889
MO - Saint Louis MO MEPPPO (MO03)	OAQPOS	0.889
MO - Saint Louis MO MEPPPO (MO03)	OAHMO	0.889
MO - Saint Louis MO MEPPPO (MO03)	Choice II	0.889
MO - Southeast MO	NoProduct	1.050
MO - Southeast MO	TC	1.050
MO - Southeast MO	TCHL	1.050
MO - Southeast MO	OC	1.000
MO - Southeast MO	MC	0.850
MO - Southeast MO	EPO	0.850
MO - Southeast MO	OAMC	0.850
MO - Southeast MO	OAEPO	0.850
MO - Southeast MO	Choice II	1.050
MO - Springfield	NoProduct	1.050
MO - Springfield	NoProduct	1.050
MO - Springfield	TC	1.050
MO - Springfield	TC	1.050
MO - Springfield	TCHL	1.050
MO - Springfield	TCHL	1.050
MO - Springfield	OC	1.000
MO - Springfield	OC	1.000
MO - Springfield	MC	0.850
MO - Springfield	MC	0.850
MO - Springfield	EPO	0.850
MO - Springfield	EPO	0.850
MO - Springfield	OAMC	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MO - Springfield	OAMC	0.850
MO - Springfield	OAEPO	0.850
MO - Springfield	OAEPO	0.850
MO - Springfield	Choice II	1.050
MO - Springfield	Choice II	1.050
MO - Springfield (MO33)	QPOS	1.050
MO - Springfield (MO33)	QPOS	1.050
MO - Springfield (MO33)	HMO	1.050
MO - Springfield (MO33)	HMO	1.050
MO - Springfield (MO33)	OAQPOS	1.050
MO - Springfield (MO33)	OAQPOS	1.050
MO - Springfield (MO33)	OAHMO	1.050
MO - Springfield (MO33)	OAHMO	1.050
MO - Springfield (MO33)	Choice II	1.050
MO - Springfield (MO33)	Choice II	1.050
MO - St Joseph/Northwest	NoProduct	1.050
MO - St Joseph/Northwest	TC	1.050
MO - St Joseph/Northwest	TCHL	1.050
MO - St Joseph/Northwest	OC	1.000
MO - St Joseph/Northwest	MC	0.850
MO - St Joseph/Northwest	EPO	0.850
MO - St Joseph/Northwest	OAMC	0.850
MO - St Joseph/Northwest	OAEPO	0.850
MO - St Joseph/Northwest	Choice II	1.050
MO - St Louis Metro	NoProduct	1.000
MO - St Louis Metro	TC	1.000
MO - St Louis Metro	TCHL	1.000
MO - St Louis Metro	OC	1.037
MO - St Louis Metro	MC	0.839
MO - St Louis Metro	EPO	0.839
MO - St Louis Metro	OAMC	0.839
MO - St Louis Metro	OAEPO	0.839
MO - St Louis Metro	Choice II	0.889
MO - St Louis Suburban	NoProduct	1.000
MO - St Louis Suburban	TC	1.000
MO - St Louis Suburban	TCHL	1.000
MO - St Louis Suburban	OC	1.037
MO - St Louis Suburban	MC	0.839
MO - St Louis Suburban	EPO	0.839
MO - St Louis Suburban	OAMC	0.839
MO - St Louis Suburban	OAEPO	0.839
MO - St Louis Suburban	Choice II	0.889
MO - St. Louis (MO03)	QPOS	0.889
MO - St. Louis (MO03)	HMO	0.889
MO - St. Louis (MO03)	OAQPOS	0.889
MO - St. Louis (MO03)	OAHMO	0.889
MO - St. Louis (MO03)	Choice II	0.889
MP - Northern Mariana Islands	NoProduct	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MP - Northern Mariana Islands	TC	1.000
MP - Northern Mariana Islands	TCHL	1.000
MP - Northern Mariana Islands	OC	1.000
MP - Northern Mariana Islands	MC	1.000
MP - Northern Mariana Islands	EPO	1.000
MP - Northern Mariana Islands	OAMC	1.000
MP - Northern Mariana Islands	OAEP0	1.000
MP - Northern Mariana Islands	Choice II	1.000
MS - All Others MS	NoProduct	1.200
MS - All Others MS	TC	1.200
MS - All Others MS	TCHL	1.200
MS - All Others MS	OC	1.099
MS - All Others MS	MC	1.199
MS - All Others MS	EPO	1.199
MS - All Others MS	OAMC	1.199
MS - All Others MS	OAEP0	1.199
MS - All Others MS	Choice II	1.099
MS - Greenville	NoProduct	1.200
MS - Greenville	TC	1.200
MS - Greenville	TCHL	1.200
MS - Greenville	OC	1.099
MS - Greenville	MC	1.199
MS - Greenville	EPO	1.199
MS - Greenville	OAMC	1.199
MS - Greenville	OAEP0	1.199
MS - Greenville	Choice II	1.099
MS - Gulfport	NoProduct	1.200
MS - Gulfport	TC	1.200
MS - Gulfport	TCHL	1.200
MS - Gulfport	OC	1.099
MS - Gulfport	MC	1.199
MS - Gulfport	EPO	1.199
MS - Gulfport	OAMC	1.199
MS - Gulfport	OAEP0	1.199
MS - Gulfport	Choice II	1.099
MS - Jackson/Vicksburg 1	NoProduct	1.200
MS - Jackson/Vicksburg 1	TC	1.200
MS - Jackson/Vicksburg 1	TCHL	1.200
MS - Jackson/Vicksburg 1	OC	1.099
MS - Jackson/Vicksburg 1	MC	1.199
MS - Jackson/Vicksburg 1	EPO	1.199
MS - Jackson/Vicksburg 1	OAMC	1.199
MS - Jackson/Vicksburg 1	OAEP0	1.199
MS - Jackson/Vicksburg 1	Choice II	1.099
MS - Jackson/Vicksburg 2	NoProduct	1.200
MS - Jackson/Vicksburg 2	TC	1.200
MS - Jackson/Vicksburg 2	TCHL	1.200
MS - Jackson/Vicksburg 2	OC	1.099

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MS - Jackson/Vicksburg 2	MC	1.199
MS - Jackson/Vicksburg 2	EPO	1.199
MS - Jackson/Vicksburg 2	OAMC	1.199
MS - Jackson/Vicksburg 2	OAEPO	1.199
MS - Jackson/Vicksburg 2	Choice II	1.099
MS - Jackson/Vicksburg 3	NoProduct	1.200
MS - Jackson/Vicksburg 3	TC	1.200
MS - Jackson/Vicksburg 3	TCHL	1.200
MS - Jackson/Vicksburg 3	OC	1.099
MS - Jackson/Vicksburg 3	MC	1.199
MS - Jackson/Vicksburg 3	EPO	1.199
MS - Jackson/Vicksburg 3	OAMC	1.199
MS - Jackson/Vicksburg 3	OAEPO	1.199
MS - Jackson/Vicksburg 3	Choice II	1.099
MS - Memphis4	NoProduct	1.200
MS - Memphis4	TC	1.200
MS - Memphis4	TCHL	1.200
MS - Memphis4	OC	1.099
MS - Memphis4	MC	1.199
MS - Memphis4	EPO	1.199
MS - Memphis4	OAMC	1.199
MS - Memphis4	OAEPO	1.199
MS - Memphis4	Choice II	1.099
MS - Miss. Memphis 1	NoProduct	1.000
MS - Miss. Memphis 1	TC	1.000
MS - Miss. Memphis 1	TCHL	1.000
MS - Miss. Memphis 1	OC	0.849
MS - Miss. Memphis 1	MC	0.849
MS - Miss. Memphis 1	EPO	0.849
MS - Miss. Memphis 1	OAMC	0.849
MS - Miss. Memphis 1	OAEPO	0.849
MS - Miss. Memphis 1	Choice II	0.899
MS - Miss. Memphis 2	NoProduct	1.200
MS - Miss. Memphis 2	TC	1.200
MS - Miss. Memphis 2	TCHL	1.200
MS - Miss. Memphis 2	OC	1.099
MS - Miss. Memphis 2	MC	1.199
MS - Miss. Memphis 2	EPO	1.199
MS - Miss. Memphis 2	OAMC	1.199
MS - Miss. Memphis 2	OAEPO	1.199
MS - Miss. Memphis 2	Choice II	1.099
MS - Miss. Memphis 3	NoProduct	1.200
MS - Miss. Memphis 3	TC	1.200
MS - Miss. Memphis 3	TCHL	1.200
MS - Miss. Memphis 3	OC	1.099
MS - Miss. Memphis 3	MC	1.199
MS - Miss. Memphis 3	EPO	1.199
MS - Miss. Memphis 3	OAMC	1.199

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MS - Miss. Memphis 3	OAEPO	1.199
MS - Miss. Memphis 3	Choice II	1.099
MT - All Others MT	NoProduct	1.000
MT - All Others MT	TC	1.000
MT - All Others MT	TCHL	1.000
MT - All Others MT	OC	1.000
MT - All Others MT	MC	1.000
MT - All Others MT	EPO	1.000
MT - All Others MT	OAMC	1.000
MT - All Others MT	OAEPO	1.000
MT - All Others MT	Choice II	1.000
MT - All Others MT	NoProduct	1.000
MT - All Others MT	TC	1.000
MT - All Others MT	TCHL	1.000
MT - All Others MT	OC	1.000
MT - All Others MT	MC	1.000
MT - All Others MT	EPO	1.000
MT - All Others MT	OAMC	1.000
MT - All Others MT	OAEPO	1.000
MT - All Others MT	Choice II	1.000
NC - Alexander	NoProduct	1.100
NC - Alexander	TC	1.100
NC - Alexander	TCHL	1.100
NC - Alexander	OC	1.099
NC - Alexander	MC	0.800
NC - Alexander	EPO	0.800
NC - Alexander	OAMC	0.800
NC - Alexander	OAEPO	0.800
NC - Alexander	Choice II	0.750
NC - Alexander (NC01)	QPOS	0.750
NC - Alexander (NC01)	HMO	0.750
NC - Alexander (NC01)	OAQPOS	0.750
NC - Alexander (NC01)	OAHMO	0.750
NC - Alexander (NC01)	Choice II	0.750
NC - Anson	NoProduct	1.100
NC - Anson	TC	1.100
NC - Anson	TCHL	1.100
NC - Anson	OC	1.099
NC - Anson	MC	0.800
NC - Anson	EPO	0.800
NC - Anson	OAMC	0.800
NC - Anson	OAEPO	0.800
NC - Anson	Choice II	0.750
NC - Anson (NC01)	QPOS	0.750
NC - Anson (NC01)	HMO	0.750
NC - Anson (NC01)	OAQPOS	0.750
NC - Anson (NC01)	OAHMO	0.750
NC - Anson (NC01)	Choice II	0.750

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - ASHEVILLE	NoProduct	1.100
NC - ASHEVILLE	TC	1.100
NC - ASHEVILLE	TCHL	1.100
NC - ASHEVILLE	OC	1.099
NC - ASHEVILLE	MC	0.800
NC - ASHEVILLE	EPO	0.800
NC - ASHEVILLE	OAMC	0.800
NC - ASHEVILLE	OAEP0	0.800
NC - ASHEVILLE	Choice II	0.750
NC - BRUNSWICK	NoProduct	1.100
NC - BRUNSWICK	TC	1.100
NC - BRUNSWICK	TCHL	1.100
NC - BRUNSWICK	OC	1.099
NC - BRUNSWICK	MC	0.800
NC - BRUNSWICK	EPO	0.800
NC - BRUNSWICK	OAMC	0.800
NC - BRUNSWICK	OAEP0	0.800
NC - BRUNSWICK	Choice II	0.750
NC - Burke	NoProduct	1.100
NC - Burke	TC	1.100
NC - Burke	TCHL	1.100
NC - Burke	OC	1.099
NC - Burke	MC	0.800
NC - Burke	EPO	0.800
NC - Burke	OAMC	0.800
NC - Burke	OAEP0	0.800
NC - Burke	Choice II	0.750
NC - Burke (NC01)	QPOS	0.750
NC - Burke (NC01)	HMO	0.750
NC - Burke (NC01)	OAQPOS	0.750
NC - Burke (NC01)	OAHMO	0.750
NC - Burke (NC01)	Choice II	0.750
NC - CABARRUS	NoProduct	1.100
NC - CABARRUS	TC	1.100
NC - CABARRUS	TCHL	1.100
NC - CABARRUS	OC	1.099
NC - CABARRUS	MC	0.800
NC - CABARRUS	EPO	0.800
NC - CABARRUS	OAMC	0.800
NC - CABARRUS	OAEP0	0.800
NC - CABARRUS	Choice II	0.750
NC - Cabarrus (NC01)	QPOS	0.750
NC - Cabarrus (NC01)	HMO	0.750
NC - Cabarrus (NC01)	OAQPOS	0.750
NC - Cabarrus (NC01)	OAHMO	0.750
NC - Cabarrus (NC01)	Choice II	0.750
NC - Caldwell	NoProduct	1.100
NC - Caldwell	TC	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Caldwell	TCHL	1.100
NC - Caldwell	OC	1.099
NC - Caldwell	MC	0.800
NC - Caldwell	EPO	0.800
NC - Caldwell	OAMC	0.800
NC - Caldwell	OAEPO	0.800
NC - Caldwell	Choice II	0.750
NC - Caldwell (NC01)	QPOS	0.750
NC - Caldwell (NC01)	HMO	0.750
NC - Caldwell (NC01)	OAQPOS	0.750
NC - Caldwell (NC01)	OAHMO	0.750
NC - Caldwell (NC01)	Choice II	0.750
NC - CARTERET	NoProduct	1.100
NC - CARTERET	TC	1.100
NC - CARTERET	TCHL	1.100
NC - CARTERET	OC	1.099
NC - CARTERET	MC	0.800
NC - CARTERET	EPO	0.800
NC - CARTERET	OAMC	0.800
NC - CARTERET	OAEPO	0.800
NC - CARTERET	Choice II	0.750
NC - CATAWABA	NoProduct	1.100
NC - CATAWABA	TC	1.100
NC - CATAWABA	TCHL	1.100
NC - CATAWABA	OC	1.099
NC - CATAWABA	MC	0.800
NC - CATAWABA	EPO	0.800
NC - CATAWABA	OAMC	0.800
NC - CATAWABA	OAEPO	0.800
NC - CATAWABA	Choice II	0.750
NC - Catawaba (NC01)	QPOS	0.750
NC - Catawaba (NC01)	HMO	0.750
NC - Catawaba (NC01)	OAQPOS	0.750
NC - Catawaba (NC01)	OAHMO	0.750
NC - Catawaba (NC01)	Choice II	0.750
NC - Charlotte (NC01)	QPOS	0.750
NC - Charlotte (NC01)	QPOS	0.750
NC - Charlotte (NC01)	HMO	0.750
NC - Charlotte (NC01)	HMO	0.750
NC - Charlotte (NC01)	OAQPOS	0.750
NC - Charlotte (NC01)	OAQPOS	0.750
NC - Charlotte (NC01)	OAHMO	0.750
NC - Charlotte (NC01)	OAHMO	0.750
NC - Charlotte (NC01)	Choice II	0.750
NC - Charlotte (NC01)	Choice II	0.750
NC - Charlotte 1 (NC01)	QPOS	0.750
NC - Charlotte 1 (NC01)	HMO	0.750
NC - Charlotte 1 (NC01)	OAQPOS	0.750

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Charlotte 1 (NC01)	OAHMO	0.750
NC - Charlotte 1 (NC01)	Choice II	0.750
NC - Charlotte 2 (NC01)	QPOS	0.750
NC - Charlotte 2 (NC01)	HMO	0.750
NC - Charlotte 2 (NC01)	OAQPOS	0.750
NC - Charlotte 2 (NC01)	OAHMO	0.750
NC - Charlotte 2 (NC01)	Choice II	0.750
NC - Cleveland	NoProduct	1.100
NC - Cleveland	TC	1.100
NC - Cleveland	TCHL	1.100
NC - Cleveland	OC	1.099
NC - Cleveland	MC	0.800
NC - Cleveland	EPO	0.800
NC - Cleveland	OAMC	0.800
NC - Cleveland	OAEP0	0.800
NC - Cleveland	Choice II	0.750
NC - Coastal Carolina (NC06)	QPOS	0.750
NC - Coastal Carolina (NC06)	QPOS	0.750
NC - Coastal Carolina (NC06)	HMO	0.750
NC - Coastal Carolina (NC06)	HMO	0.750
NC - Coastal Carolina (NC06)	OAQPOS	0.750
NC - Coastal Carolina (NC06)	OAQPOS	0.750
NC - Coastal Carolina (NC06)	OAHMO	0.750
NC - Coastal Carolina (NC06)	OAHMO	0.750
NC - Coastal Carolina (NC06)	Choice II	0.750
NC - Coastal Carolina (NC06)	Choice II	0.750
NC - Coastal NC (NC06)	QPOS	0.750
NC - Coastal NC (NC06)	HMO	0.750
NC - Coastal NC (NC06)	OAQPOS	0.750
NC - Coastal NC (NC06)	OAHMO	0.750
NC - Coastal NC (NC06)	Choice II	0.750
NC - DURHAM	NoProduct	1.100
NC - DURHAM	TC	1.100
NC - DURHAM	TCHL	1.100
NC - DURHAM	OC	1.099
NC - DURHAM	MC	0.800
NC - DURHAM	EPO	0.800
NC - DURHAM	OAMC	0.800
NC - DURHAM	OAEP0	0.800
NC - DURHAM	Choice II	0.750
NC - FAYETTEVILLE	NoProduct	1.100
NC - FAYETTEVILLE	TC	1.100
NC - FAYETTEVILLE	TCHL	1.100
NC - FAYETTEVILLE	OC	1.099
NC - FAYETTEVILLE	MC	0.800
NC - FAYETTEVILLE	EPO	0.800
NC - FAYETTEVILLE	OAMC	0.800
NC - FAYETTEVILLE	OAEP0	0.800

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - FAYETTEVILLE	Choice II	0.750
NC - GASTON	NoProduct	1.100
NC - GASTON	TC	1.100
NC - GASTON	TCHL	1.100
NC - GASTON	OC	1.099
NC - GASTON	MC	0.800
NC - GASTON	EPO	0.800
NC - GASTON	OAMC	0.800
NC - GASTON	OAEPO	0.800
NC - GASTON	Choice II	0.750
NC - Gaston (NC01)	QPOS	0.750
NC - Gaston (NC01)	HMO	0.750
NC - Gaston (NC01)	OAQPOS	0.750
NC - Gaston (NC01)	OAHMO	0.750
NC - Gaston (NC01)	Choice II	0.750
NC - Gaston (NC02)	QPOS	0.750
NC - Gaston (NC02)	HMO	0.750
NC - Gaston (NC02)	OAQPOS	0.750
NC - Gaston (NC02)	OAHMO	0.750
NC - Gaston (NC02)	Choice II	0.750
NC - GREENSBORO/WINSTON-SALEM	NoProduct	1.100
NC - GREENSBORO/WINSTON-SALEM	TC	1.100
NC - GREENSBORO/WINSTON-SALEM	TCHL	1.100
NC - GREENSBORO/WINSTON-SALEM	OC	1.099
NC - GREENSBORO/WINSTON-SALEM	MC	0.800
NC - GREENSBORO/WINSTON-SALEM	EPO	0.800
NC - GREENSBORO/WINSTON-SALEM	OAMC	0.800
NC - GREENSBORO/WINSTON-SALEM	OAEPO	0.800
NC - GREENSBORO/WINSTON-SALEM	Choice II	0.750
NC - GREENVILLE	NoProduct	1.100
NC - GREENVILLE	TC	1.100
NC - GREENVILLE	TCHL	1.100
NC - GREENVILLE	OC	1.099
NC - GREENVILLE	MC	0.800
NC - GREENVILLE	EPO	0.800
NC - GREENVILLE	OAMC	0.800
NC - GREENVILLE	OAEPO	0.800
NC - GREENVILLE	Choice II	0.750
NC - Hickory	NoProduct	1.100
NC - Hickory	TC	1.100
NC - Hickory	TCHL	1.100
NC - Hickory	OC	1.099
NC - Hickory	MC	0.800
NC - Hickory	EPO	0.800
NC - Hickory	OAMC	0.800
NC - Hickory	OAEPO	0.800
NC - Hickory	Choice II	0.750
NC - Iredell	NoProduct	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Iredell	TC	1.100
NC - Iredell	TCHL	1.100
NC - Iredell	OC	1.099
NC - Iredell	MC	0.800
NC - Iredell	EPO	0.800
NC - Iredell	OAMC	0.800
NC - Iredell	OAEP0	0.800
NC - Iredell	Choice II	0.750
NC - Iredell (NC01)	QPOS	0.750
NC - Iredell (NC01)	HMO	0.750
NC - Iredell (NC01)	OAQPOS	0.750
NC - Iredell (NC01)	OAHMO	0.750
NC - Iredell (NC01)	Choice II	0.750
NC - IREDELL/CLEVELAND	NoProduct	1.100
NC - IREDELL/CLEVELAND	TC	1.100
NC - IREDELL/CLEVELAND	TCHL	1.100
NC - IREDELL/CLEVELAND	OC	1.099
NC - IREDELL/CLEVELAND	MC	0.800
NC - IREDELL/CLEVELAND	EPO	0.800
NC - IREDELL/CLEVELAND	OAMC	0.800
NC - IREDELL/CLEVELAND	OAEP0	0.800
NC - IREDELL/CLEVELAND	Choice II	0.750
NC - Lincoln	NoProduct	1.100
NC - Lincoln	TC	1.100
NC - Lincoln	TCHL	1.100
NC - Lincoln	OC	1.099
NC - Lincoln	MC	0.800
NC - Lincoln	EPO	0.800
NC - Lincoln	OAMC	0.800
NC - Lincoln	OAEP0	0.800
NC - Lincoln	Choice II	0.750
NC - Lincoln (NC01)	QPOS	0.750
NC - Lincoln (NC01)	HMO	0.750
NC - Lincoln (NC01)	OAQPOS	0.750
NC - Lincoln (NC01)	OAHMO	0.750
NC - Lincoln (NC01)	Choice II	0.750
NC - MECKLENBURG	NoProduct	1.100
NC - MECKLENBURG	TC	1.100
NC - MECKLENBURG	TCHL	1.100
NC - MECKLENBURG	OC	1.099
NC - MECKLENBURG	MC	0.800
NC - MECKLENBURG	EPO	0.800
NC - MECKLENBURG	OAMC	0.800
NC - MECKLENBURG	OAEP0	0.800
NC - MECKLENBURG	Choice II	0.750
NC - Montgomery	NoProduct	1.100
NC - Montgomery	TC	1.100
NC - Montgomery	TCHL	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Montgomery	OC	1.099
NC - Montgomery	MC	0.800
NC - Montgomery	EPO	0.800
NC - Montgomery	OAMC	0.800
NC - Montgomery	OAEPO	0.800
NC - Montgomery	Choice II	0.750
NC - MOORE	NoProduct	1.100
NC - MOORE	TC	1.100
NC - MOORE	TCHL	1.100
NC - MOORE	OC	1.099
NC - MOORE	MC	0.800
NC - MOORE	EPO	0.800
NC - MOORE	OAMC	0.800
NC - MOORE	OAEPO	0.800
NC - MOORE	Choice II	0.750
NC - Mountain	NoProduct	1.100
NC - Mountain	TC	1.100
NC - Mountain	TCHL	1.100
NC - Mountain	OC	1.099
NC - Mountain	MC	0.800
NC - Mountain	EPO	0.800
NC - Mountain	OAMC	0.800
NC - Mountain	OAEPO	0.800
NC - Mountain	Choice II	0.750
NC - NC commercial (NC02)	QPOS	0.750
NC - NC commercial (NC02)	HMO	0.750
NC - NC commercial (NC02)	OAQPOS	0.750
NC - NC commercial (NC02)	OAHMO	0.750
NC - NC commercial (NC02)	Choice II	0.750
NC - NC commercial (NC06)	QPOS	0.750
NC - NC commercial (NC06)	HMO	0.750
NC - NC commercial (NC06)	OAQPOS	0.750
NC - NC commercial (NC06)	OAHMO	0.750
NC - NC commercial (NC06)	Choice II	0.750
NC - ORANGE	NoProduct	1.100
NC - ORANGE	TC	1.100
NC - ORANGE	TCHL	1.100
NC - ORANGE	OC	1.099
NC - ORANGE	MC	0.800
NC - ORANGE	EPO	0.800
NC - ORANGE	OAMC	0.800
NC - ORANGE	OAEPO	0.800
NC - ORANGE	Choice II	0.750
NC - Raleigh	NoProduct	1.100
NC - Raleigh	TC	1.100
NC - Raleigh	TCHL	1.100
NC - Raleigh	OC	1.099
NC - Raleigh	MC	0.800

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Raleigh	EPO	0.800
NC - Raleigh	OAMC	0.800
NC - Raleigh	OAEPO	0.800
NC - Raleigh	Choice II	0.750
NC - Raleigh - Wake (NC02)	QPOS	0.750
NC - Raleigh - Wake (NC02)	HMO	0.750
NC - Raleigh - Wake (NC02)	OAQPOS	0.750
NC - Raleigh - Wake (NC02)	OAHMO	0.750
NC - Raleigh - Wake (NC02)	Choice II	0.750
NC - Raleigh Durham (NC02)	QPOS	0.750
NC - Raleigh Durham (NC02)	HMO	0.750
NC - Raleigh Durham (NC02)	OAQPOS	0.750
NC - Raleigh Durham (NC02)	OAHMO	0.750
NC - Raleigh Durham (NC02)	Choice II	0.750
NC - Raleigh Orange (NC02)	QPOS	0.750
NC - Raleigh Orange (NC02)	HMO	0.750
NC - Raleigh Orange (NC02)	OAQPOS	0.750
NC - Raleigh Orange (NC02)	OAHMO	0.750
NC - Raleigh Orange (NC02)	Choice II	0.750
NC - Raleigh/Durham (NC02)	QPOS	0.750
NC - Raleigh/Durham (NC02)	QPOS	0.750
NC - Raleigh/Durham (NC02)	HMO	0.750
NC - Raleigh/Durham (NC02)	HMO	0.750
NC - Raleigh/Durham (NC02)	OAQPOS	0.750
NC - Raleigh/Durham (NC02)	OAQPOS	0.750
NC - Raleigh/Durham (NC02)	OAHMO	0.750
NC - Raleigh/Durham (NC02)	OAHMO	0.750
NC - Raleigh/Durham (NC02)	Choice II	0.750
NC - Raleigh/Durham (NC02)	Choice II	0.750
NC - Raleigh/Durham North Carolina (NC02)	QPOS	0.750
NC - Raleigh/Durham North Carolina (NC02)	QPOS	0.750
NC - Raleigh/Durham North Carolina (NC02)	HMO	0.750
NC - Raleigh/Durham North Carolina (NC02)	HMO	0.750
NC - Raleigh/Durham North Carolina (NC02)	OAQPOS	0.750
NC - Raleigh/Durham North Carolina (NC02)	OAQPOS	0.750
NC - Raleigh/Durham North Carolina (NC02)	OAHMO	0.750
NC - Raleigh/Durham North Carolina (NC02)	OAHMO	0.750
NC - Raleigh/Durham North Carolina (NC02)	Choice II	0.750
NC - Raleigh/Durham North Carolina (NC02)	Choice II	0.750
NC - Richmond	NoProduct	1.100
NC - Richmond	TC	1.100
NC - Richmond	TCHL	1.100
NC - Richmond	OC	1.099
NC - Richmond	MC	0.800
NC - Richmond	EPO	0.800
NC - Richmond	OAMC	0.800
NC - Richmond	OAEPO	0.800
NC - Richmond	Choice II	0.750

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Rowan	NoProduct	1.100
NC - Rowan	TC	1.100
NC - Rowan	TCHL	1.100
NC - Rowan	OC	1.099
NC - Rowan	MC	0.800
NC - Rowan	EPO	0.800
NC - Rowan	OAMC	0.800
NC - Rowan	OAEP0	0.800
NC - Rowan	Choice II	0.750
NC - Rowan (NC01)	QPOS	0.750
NC - Rowan (NC01)	HMO	0.750
NC - Rowan (NC01)	OAQPOS	0.750
NC - Rowan (NC01)	OAHMO	0.750
NC - Rowan (NC01)	Choice II	0.750
NC - Rutherford	NoProduct	1.100
NC - Rutherford	TC	1.100
NC - Rutherford	TCHL	1.100
NC - Rutherford	OC	1.099
NC - Rutherford	MC	0.800
NC - Rutherford	EPO	0.800
NC - Rutherford	OAMC	0.800
NC - Rutherford	OAEP0	0.800
NC - Rutherford	Choice II	0.750
NC - Scotland	NoProduct	1.100
NC - Scotland	TC	1.100
NC - Scotland	TCHL	1.100
NC - Scotland	OC	1.099
NC - Scotland	MC	0.800
NC - Scotland	EPO	0.800
NC - Scotland	OAMC	0.800
NC - Scotland	OAEP0	0.800
NC - Scotland	Choice II	0.750
NC - Southeast	NoProduct	1.100
NC - Southeast	TC	1.100
NC - Southeast	TCHL	1.100
NC - Southeast	OC	1.099
NC - Southeast	MC	0.800
NC - Southeast	EPO	0.800
NC - Southeast	OAMC	0.800
NC - Southeast	OAEP0	0.800
NC - Southeast	Choice II	0.750
NC - Stanly	NoProduct	1.100
NC - Stanly	TC	1.100
NC - Stanly	TCHL	1.100
NC - Stanly	OC	1.099
NC - Stanly	MC	0.800
NC - Stanly	EPO	0.800
NC - Stanly	OAMC	0.800

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Stanly	OAEPO	0.800
NC - Stanly	Choice II	0.750
NC - Stanly (NC01)	QPOS	0.750
NC - Stanly (NC01)	HMO	0.750
NC - Stanly (NC01)	OAQPOS	0.750
NC - Stanly (NC01)	OAHMO	0.750
NC - Stanly (NC01)	Choice II	0.750
NC - Triad	NoProduct	1.100
NC - Triad	TC	1.100
NC - Triad	TCHL	1.100
NC - Triad	OC	1.099
NC - Triad	MC	0.800
NC - Triad	EPO	0.800
NC - Triad	OAMC	0.800
NC - Triad	OAEPO	0.800
NC - Triad	Choice II	0.750
NC - Triad (NC04)	QPOS	0.750
NC - Triad (NC04)	HMO	0.750
NC - Triad (NC04)	OAQPOS	0.750
NC - Triad (NC04)	OAHMO	0.750
NC - Triad (NC04)	Choice II	0.750
NC - Triad Medicare PPO (NC02)	QPOS	0.750
NC - Triad Medicare PPO (NC02)	QPOS	0.750
NC - Triad Medicare PPO (NC02)	HMO	0.750
NC - Triad Medicare PPO (NC02)	HMO	0.750
NC - Triad Medicare PPO (NC02)	OAQPOS	0.750
NC - Triad Medicare PPO (NC02)	OAQPOS	0.750
NC - Triad Medicare PPO (NC02)	OAHMO	0.750
NC - Triad Medicare PPO (NC02)	OAHMO	0.750
NC - Triad Medicare PPO (NC02)	Choice II	0.750
NC - Triad Medicare PPO (NC02)	Choice II	0.750
NC - Union	NoProduct	1.100
NC - Union	TC	1.100
NC - Union	TCHL	1.100
NC - Union	OC	1.099
NC - Union	MC	0.800
NC - Union	EPO	0.800
NC - Union	OAMC	0.800
NC - Union	OAEPO	0.800
NC - Union	Choice II	0.750
NC - Union (NC04)	QPOS	0.750
NC - Union (NC04)	HMO	0.750
NC - Union (NC04)	OAQPOS	0.750
NC - Union (NC04)	OAHMO	0.750
NC - Union (NC04)	Choice II	0.750
NC - WAKE	NoProduct	1.100
NC - WAKE	TC	1.100
NC - WAKE	TCHL	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - WAKE	OC	1.099
NC - WAKE	MC	0.800
NC - WAKE	EPO	0.800
NC - WAKE	OAMC	0.800
NC - WAKE	OAEPO	0.800
NC - WAKE	Choice II	0.750
NC - WILMINGTON	NoProduct	1.100
NC - WILMINGTON	TC	1.100
NC - WILMINGTON	TCHL	1.100
NC - WILMINGTON	OC	1.099
NC - WILMINGTON	MC	0.800
NC - WILMINGTON	EPO	0.800
NC - WILMINGTON	OAMC	0.800
NC - WILMINGTON	OAEPO	0.800
NC - WILMINGTON	Choice II	0.750
ND - All Others ND	NoProduct	1.000
ND - All Others ND	TC	1.000
ND - All Others ND	TCHL	1.000
ND - All Others ND	OC	1.000
ND - All Others ND	MC	1.000
ND - All Others ND	EPO	1.000
ND - All Others ND	OAMC	1.000
ND - All Others ND	OAEPO	1.000
ND - All Others ND	Choice II	1.000
ND - All Others ND	NoProduct	1.000
ND - All Others ND	TC	1.000
ND - All Others ND	TCHL	1.000
ND - All Others ND	OC	1.000
ND - All Others ND	MC	1.000
ND - All Others ND	EPO	1.000
ND - All Others ND	OAMC	1.000
ND - All Others ND	OAEPO	1.000
ND - All Others ND	Choice II	1.000
NE - All Others NE	NoProduct	1.000
NE - All Others NE	TC	1.000
NE - All Others NE	TCHL	1.000
NE - All Others NE	OC	1.000
NE - All Others NE	MC	1.000
NE - All Others NE	EPO	1.000
NE - All Others NE	OAMC	1.000
NE - All Others NE	OAEPO	1.000
NE - All Others NE	Choice II	1.000
NE - All Others NE	NoProduct	1.000
NE - All Others NE	TC	1.000
NE - All Others NE	TCHL	1.000
NE - All Others NE	OC	1.000
NE - All Others NE	MC	1.000
NE - All Others NE	EPO	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NE - All Others NE	OAMC	1.000
NE - All Others NE	OAEP0	1.000
NE - All Others NE	Choice II	1.000
NE - GRAND ISLAND	NoProduct	1.000
NE - GRAND ISLAND	TC	1.000
NE - GRAND ISLAND	TCHL	1.000
NE - GRAND ISLAND	OC	1.000
NE - GRAND ISLAND	MC	1.000
NE - GRAND ISLAND	EPO	1.000
NE - GRAND ISLAND	OAMC	1.000
NE - GRAND ISLAND	OAEP0	1.000
NE - GRAND ISLAND	Choice II	1.000
NE - LINCOLN	NoProduct	1.000
NE - LINCOLN	TC	1.000
NE - LINCOLN	TCHL	1.000
NE - LINCOLN	OC	1.000
NE - LINCOLN	MC	1.000
NE - LINCOLN	EPO	1.000
NE - LINCOLN	OAMC	1.000
NE - LINCOLN	OAEP0	1.000
NE - LINCOLN	Choice II	1.000
NE - OMAHA	NoProduct	1.000
NE - OMAHA	TC	1.000
NE - OMAHA	TCHL	1.000
NE - OMAHA	OC	1.000
NE - OMAHA	MC	1.000
NE - OMAHA	EPO	1.000
NE - OMAHA	OAMC	1.000
NE - OMAHA	OAEP0	1.000
NE - OMAHA	Choice II	1.000
NE - YORK	NoProduct	1.000
NE - YORK	TC	1.000
NE - YORK	TCHL	1.000
NE - YORK	OC	1.000
NE - YORK	MC	1.000
NE - YORK	EPO	1.000
NE - YORK	OAMC	1.000
NE - YORK	OAEP0	1.000
NE - YORK	Choice II	1.000
NH - All Others NH	NoProduct	1.200
NH - All Others NH	TC	1.200
NH - All Others NH	TCHL	1.200
NH - All Others NH	OC	1.050
NH - All Others NH	MC	1.050
NH - All Others NH	EPO	1.050
NH - All Others NH	OAMC	1.050
NH - All Others NH	OAEP0	1.050
NH - All Others NH	Choice II	1.200

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NH - All Others NH	NoProduct	1.200
NH - All Others NH	TC	1.200
NH - All Others NH	TCHL	1.200
NH - All Others NH	OC	1.050
NH - All Others NH	MC	1.050
NH - All Others NH	EPO	1.050
NH - All Others NH	OAMC	1.050
NH - All Others NH	OAEP0	1.050
NH - All Others NH	Choice II	1.200
NH - MANCHESTER/NASHUA	NoProduct	1.200
NH - MANCHESTER/NASHUA	TC	1.200
NH - MANCHESTER/NASHUA	TCHL	1.200
NH - MANCHESTER/NASHUA	OC	1.050
NH - MANCHESTER/NASHUA	MC	1.050
NH - MANCHESTER/NASHUA	EPO	1.050
NH - MANCHESTER/NASHUA	OAMC	1.050
NH - MANCHESTER/NASHUA	OAEP0	1.050
NH - MANCHESTER/NASHUA	Choice II	1.200
NH - New Hampshire (NH01)	QPOS	1.050
NH - New Hampshire (NH01)	HMO	1.050
NH - New Hampshire (NH01)	OAQPOS	1.050
NH - New Hampshire (NH01)	OAHMO	1.050
NH - New Hampshire (NH01)	Choice II	1.200
NH - Other New Hampshire (NH01)	QPOS	1.050
NH - Other New Hampshire (NH01)	HMO	1.050
NH - Other New Hampshire (NH01)	OAQPOS	1.050
NH - Other New Hampshire (NH01)	OAHMO	1.050
NH - Other New Hampshire (NH01)	Choice II	1.200
NJ - Atlantic	NoProduct	1.050
NJ - Atlantic	TC	1.050
NJ - Atlantic	TCHL	1.050
NJ - Atlantic	OC	1.046
NJ - Atlantic	MC	1.046
NJ - Atlantic	EPO	1.046
NJ - Atlantic	OAMC	1.046
NJ - Atlantic	OAEP0	1.046
NJ - Atlantic	Choice II	1.046
NJ - Atlantic (NJ01)	QPOS	1.196
NJ - Atlantic (NJ01)	HMO	1.345
NJ - Atlantic (NJ01)	OAQPOS	1.196
NJ - Atlantic (NJ01)	OAHMO	1.345
NJ - Atlantic (NJ01)	Choice II	1.046
NJ - Bergen	NoProduct	0.950
NJ - Bergen	TC	0.950
NJ - Bergen	TCHL	0.950
NJ - Bergen	OC	1.000
NJ - Bergen	MC	0.900
NJ - Bergen	EPO	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Bergen	OAMC	0.900
NJ - Bergen	OAEPO	0.900
NJ - Bergen	Choice II	0.900
NJ - Bergen (GN02)	QPOS	1.150
NJ - Bergen (GN02)	HMO	1.150
NJ - Bergen (GN02)	OAQPOS	1.150
NJ - Bergen (GN02)	OAHMO	1.150
NJ - Bergen (GN02)	Choice II	0.900
NJ - Burlington	NoProduct	1.050
NJ - Burlington	TC	1.050
NJ - Burlington	TCHL	1.050
NJ - Burlington	OC	1.046
NJ - Burlington	MC	1.046
NJ - Burlington	EPO	1.046
NJ - Burlington	OAMC	1.046
NJ - Burlington	OAEPO	1.046
NJ - Burlington	Choice II	1.046
NJ - Burlington (NJ01)	QPOS	1.196
NJ - Burlington (NJ01)	HMO	1.345
NJ - Burlington (NJ01)	OAQPOS	1.196
NJ - Burlington (NJ01)	OAHMO	1.345
NJ - Burlington (NJ01)	Choice II	1.046
NJ - Camden (NJ01)	QPOS	1.196
NJ - Camden (NJ01)	HMO	1.345
NJ - Camden (NJ01)	OAQPOS	1.196
NJ - Camden (NJ01)	OAHMO	1.345
NJ - Camden (NJ01)	Choice II	1.046
NJ - CAMDEN/TRENTON	NoProduct	1.050
NJ - CAMDEN/TRENTON	TC	1.050
NJ - CAMDEN/TRENTON	TCHL	1.050
NJ - CAMDEN/TRENTON	OC	1.046
NJ - CAMDEN/TRENTON	MC	1.046
NJ - CAMDEN/TRENTON	EPO	1.046
NJ - CAMDEN/TRENTON	OAMC	1.046
NJ - CAMDEN/TRENTON	OAEPO	1.046
NJ - CAMDEN/TRENTON	Choice II	1.046
NJ - Cape May	NoProduct	1.050
NJ - Cape May	TC	1.050
NJ - Cape May	TCHL	1.050
NJ - Cape May	OC	1.046
NJ - Cape May	MC	1.046
NJ - Cape May	EPO	1.046
NJ - Cape May	OAMC	1.046
NJ - Cape May	OAEPO	1.046
NJ - Cape May	Choice II	1.046
NJ - Cape May (NJ01)	QPOS	1.196
NJ - Cape May (NJ01)	HMO	1.345
NJ - Cape May (NJ01)	OAQPOS	1.196

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Cape May (NJ01)	OAHMO	1.345
NJ - Cape May (NJ01)	Choice II	1.046
NJ - Cumberland	NoProduct	1.050
NJ - Cumberland	TC	1.050
NJ - Cumberland	TCHL	1.050
NJ - Cumberland	OC	1.046
NJ - Cumberland	MC	1.046
NJ - Cumberland	EPO	1.046
NJ - Cumberland	OAMC	1.046
NJ - Cumberland	OAEPO	1.046
NJ - Cumberland	Choice II	1.046
NJ - Cumberland (NJ01)	QPOS	1.196
NJ - Cumberland (NJ01)	HMO	1.345
NJ - Cumberland (NJ01)	OAQPOS	1.196
NJ - Cumberland (NJ01)	OAHMO	1.345
NJ - Cumberland (NJ01)	Choice II	1.046
NJ - Essex	NoProduct	0.950
NJ - Essex	TC	0.950
NJ - Essex	TCHL	0.950
NJ - Essex	OC	1.000
NJ - Essex	MC	0.900
NJ - Essex	EPO	0.900
NJ - Essex	OAMC	0.900
NJ - Essex	OAEPO	0.900
NJ - Essex	Choice II	0.900
NJ - Essex (GN02)	QPOS	1.150
NJ - Essex (GN02)	HMO	1.150
NJ - Essex (GN02)	OAQPOS	1.150
NJ - Essex (GN02)	OAHMO	1.150
NJ - Essex (GN02)	Choice II	0.900
NJ - Gloucester	NoProduct	1.050
NJ - Gloucester	TC	1.050
NJ - Gloucester	TCHL	1.050
NJ - Gloucester	OC	1.046
NJ - Gloucester	MC	1.046
NJ - Gloucester	EPO	1.046
NJ - Gloucester	OAMC	1.046
NJ - Gloucester	OAEPO	1.046
NJ - Gloucester	Choice II	1.046
NJ - Gloucester (NJ01)	QPOS	1.196
NJ - Gloucester (NJ01)	HMO	1.345
NJ - Gloucester (NJ01)	OAQPOS	1.196
NJ - Gloucester (NJ01)	OAHMO	1.345
NJ - Gloucester (NJ01)	Choice II	1.046
NJ - Hudson	NoProduct	0.950
NJ - Hudson	TC	0.950
NJ - Hudson	TCHL	0.950
NJ - Hudson	OC	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Hudson	MC	0.900
NJ - Hudson	EPO	0.900
NJ - Hudson	OAMC	0.900
NJ - Hudson	OAEPO	0.900
NJ - Hudson	Choice II	0.900
NJ - Hudson (GN02)	QPOS	1.150
NJ - Hudson (GN02)	HMO	1.150
NJ - Hudson (GN02)	OAQPOS	1.150
NJ - Hudson (GN02)	OAHMO	1.150
NJ - Hudson (GN02)	Choice II	0.900
NJ - Hunterdon	NoProduct	0.950
NJ - Hunterdon	TC	0.950
NJ - Hunterdon	TCHL	0.950
NJ - Hunterdon	OC	1.000
NJ - Hunterdon	MC	0.900
NJ - Hunterdon	EPO	0.900
NJ - Hunterdon	OAMC	0.900
NJ - Hunterdon	OAEPO	0.900
NJ - Hunterdon	Choice II	0.900
NJ - Hunterdon (GN02)	QPOS	1.150
NJ - Hunterdon (GN02)	HMO	1.150
NJ - Hunterdon (GN02)	OAQPOS	1.150
NJ - Hunterdon (GN02)	OAHMO	1.150
NJ - Hunterdon (GN02)	Choice II	0.900
NJ - Mercer	NoProduct	1.050
NJ - Mercer	TC	1.050
NJ - Mercer	TCHL	1.050
NJ - Mercer	OC	1.046
NJ - Mercer	MC	1.046
NJ - Mercer	EPO	1.046
NJ - Mercer	OAMC	1.046
NJ - Mercer	OAEPO	1.046
NJ - Mercer	Choice II	1.046
NJ - Mercer (NJ01)	QPOS	1.196
NJ - Mercer (NJ01)	HMO	1.345
NJ - Mercer (NJ01)	OAQPOS	1.196
NJ - Mercer (NJ01)	OAHMO	1.345
NJ - Mercer (NJ01)	Choice II	1.046
NJ - Middlesex	NoProduct	0.950
NJ - Middlesex	TC	0.950
NJ - Middlesex	TCHL	0.950
NJ - Middlesex	OC	1.000
NJ - Middlesex	MC	0.900
NJ - Middlesex	EPO	0.900
NJ - Middlesex	OAMC	0.900
NJ - Middlesex	OAEPO	0.900
NJ - Middlesex	Choice II	0.900
NJ - Middlesex (GN02)	QPOS	1.150

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Middlesex (GN02)	HMO	1.150
NJ - Middlesex (GN02)	OAQPOS	1.150
NJ - Middlesex (GN02)	OAHMO	1.150
NJ - Middlesex (GN02)	Choice II	0.900
NJ - Monmouth	NoProduct	0.950
NJ - Monmouth	TC	0.950
NJ - Monmouth	TCHL	0.950
NJ - Monmouth	OC	1.000
NJ - Monmouth	MC	0.900
NJ - Monmouth	EPO	0.900
NJ - Monmouth	OAMC	0.900
NJ - Monmouth	OAEPO	0.900
NJ - Monmouth	Choice II	0.900
NJ - Monmouth (GN02)	QPOS	1.150
NJ - Monmouth (GN02)	HMO	1.150
NJ - Monmouth (GN02)	OAQPOS	1.150
NJ - Monmouth (GN02)	OAHMO	1.150
NJ - Monmouth (GN02)	Choice II	0.900
NJ - Morris	NoProduct	0.950
NJ - Morris	TC	0.950
NJ - Morris	TCHL	0.950
NJ - Morris	OC	1.000
NJ - Morris	MC	0.900
NJ - Morris	EPO	0.900
NJ - Morris	OAMC	0.900
NJ - Morris	OAEPO	0.900
NJ - Morris	Choice II	0.900
NJ - Morris (GN02)	QPOS	1.150
NJ - Morris (GN02)	HMO	1.150
NJ - Morris (GN02)	OAQPOS	1.150
NJ - Morris (GN02)	OAHMO	1.150
NJ - Morris (GN02)	Choice II	0.900
NJ - Northern New Jersey (GN02)	QPOS	1.150
NJ - Northern New Jersey (GN02)	QPOS	1.150
NJ - Northern New Jersey (GN02)	HMO	1.150
NJ - Northern New Jersey (GN02)	HMO	1.150
NJ - Northern New Jersey (GN02)	OAQPOS	1.150
NJ - Northern New Jersey (GN02)	OAQPOS	1.150
NJ - Northern New Jersey (GN02)	OAHMO	1.150
NJ - Northern New Jersey (GN02)	OAHMO	1.150
NJ - Northern New Jersey (GN02)	Choice II	0.900
NJ - Northern New Jersey (GN02)	Choice II	0.900
NJ - Northern New Jersey (GN02) Rating Area	QPOS	1.150
NJ - Northern New Jersey (GN02) Rating Area	QPOS	1.150
NJ - Northern New Jersey (GN02) Rating Area	HMO	1.150
NJ - Northern New Jersey (GN02) Rating Area	HMO	1.150
NJ - Northern New Jersey (GN02) Rating Area	OAQPOS	1.150
NJ - Northern New Jersey (GN02) Rating Area	OAQPOS	1.150
NJ - Northern New Jersey (GN02) Rating Area	OAHMO	1.150
NJ - Northern New Jersey (GN02) Rating Area	OAHMO	1.150
NJ - Northern New Jersey (GN02) Rating Area	Choice II	0.900
NJ - Northern New Jersey (GN02) Rating Area	Choice II	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Northern New Jersey (GN02) Rating Area OAHMO		1.150
NJ - Northern New Jersey (GN02) Rating Area OAHMO		1.150
NJ - Northern New Jersey (GN02) Rating Area Choice II		0.900
NJ - Northern New Jersey (GN02) Rating Area Choice II		0.900
NJ - Northern New Jersey (GN02) Rating Area QPOS		1.150
NJ - Northern New Jersey (GN02) Rating Area QPOS		1.150
NJ - Northern New Jersey (GN02) Rating Area HMO		1.150
NJ - Northern New Jersey (GN02) Rating Area HMO		1.150
NJ - Northern New Jersey (GN02) Rating Area OAQPOS		1.150
NJ - Northern New Jersey (GN02) Rating Area OAQPOS		1.150
NJ - Northern New Jersey (GN02) Rating Area OAHMO		1.150
NJ - Northern New Jersey (GN02) Rating Area OAHMO		1.150
NJ - Northern New Jersey (GN02) Rating Area Choice II		0.900
NJ - Northern New Jersey (GN02) Rating Area Choice II		0.900
NJ - Northern New Jersey (GN02) Rating Area QPOS		1.150
NJ - Northern New Jersey (GN02) Rating Area QPOS		1.150
NJ - Northern New Jersey (GN02) Rating Area HMO		1.150
NJ - Northern New Jersey (GN02) Rating Area HMO		1.150
NJ - Northern New Jersey (GN02) Rating Area OAQPOS		1.150
NJ - Northern New Jersey (GN02) Rating Area OAQPOS		1.150
NJ - Northern New Jersey (GN02) Rating Area OAHMO		1.150
NJ - Northern New Jersey (GN02) Rating Area OAHMO		1.150
NJ - Northern New Jersey (GN02) Rating Area Choice II		0.900
NJ - Northern New Jersey (GN02) Rating Area Choice II		0.900
NJ - Ocean	NoProduct	0.950
NJ - Ocean	TC	0.950
NJ - Ocean	TCHL	0.950
NJ - Ocean	OC	1.000
NJ - Ocean	MC	0.900
NJ - Ocean	EPO	0.900
NJ - Ocean	OAMC	0.900
NJ - Ocean	OAEP0	0.900
NJ - Ocean	Choice II	0.900
NJ - Ocean County (GN02)	QPOS	1.150
NJ - Ocean County (GN02)	HMO	1.150
NJ - Ocean County (GN02)	OAQPOS	1.150
NJ - Ocean County (GN02)	OAHMO	1.150
NJ - Ocean County (GN02)	Choice II	0.900
NJ - Passaic	NoProduct	0.950
NJ - Passaic	TC	0.950
NJ - Passaic	TCHL	0.950
NJ - Passaic	OC	1.000
NJ - Passaic	MC	0.900
NJ - Passaic	EPO	0.900
NJ - Passaic	OAMC	0.900
NJ - Passaic	OAEP0	0.900
NJ - Passaic	Choice II	0.900
NJ - Passaic (GN02)	QPOS	1.150

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Passaic (GN02)	HMO	1.150
NJ - Passaic (GN02)	OAQPOS	1.150
NJ - Passaic (GN02)	OAHMO	1.150
NJ - Passaic (GN02)	Choice II	0.900
NJ - Salem	NoProduct	1.050
NJ - Salem	TC	1.050
NJ - Salem	TCHL	1.050
NJ - Salem	OC	1.046
NJ - Salem	MC	1.046
NJ - Salem	EPO	1.046
NJ - Salem	OAMC	1.046
NJ - Salem	OAEPO	1.046
NJ - Salem	Choice II	1.046
NJ - Salem (NJ01)	QPOS	1.196
NJ - Salem (NJ01)	HMO	1.345
NJ - Salem (NJ01)	OAQPOS	1.196
NJ - Salem (NJ01)	OAHMO	1.345
NJ - Salem (NJ01)	Choice II	1.046
NJ - Somerset	NoProduct	0.950
NJ - Somerset	TC	0.950
NJ - Somerset	TCHL	0.950
NJ - Somerset	OC	1.000
NJ - Somerset	MC	0.900
NJ - Somerset	EPO	0.900
NJ - Somerset	OAMC	0.900
NJ - Somerset	OAEPO	0.900
NJ - Somerset	Choice II	0.900
NJ - Somerset (GN02)	QPOS	1.150
NJ - Somerset (GN02)	HMO	1.150
NJ - Somerset (GN02)	OAQPOS	1.150
NJ - Somerset (GN02)	OAHMO	1.150
NJ - Somerset (GN02)	Choice II	0.900
NJ - Southern New Jersey (NJ01)	QPOS	1.196
NJ - Southern New Jersey (NJ01)	QPOS	1.196
NJ - Southern New Jersey (NJ01)	HMO	1.345
NJ - Southern New Jersey (NJ01)	HMO	1.345
NJ - Southern New Jersey (NJ01)	OAQPOS	1.196
NJ - Southern New Jersey (NJ01)	OAQPOS	1.196
NJ - Southern New Jersey (NJ01)	OAHMO	1.345
NJ - Southern New Jersey (NJ01)	OAHMO	1.345
NJ - Southern New Jersey (NJ01)	Choice II	1.046
NJ - Southern New Jersey (NJ01)	Choice II	1.046
NJ - Sussex	NoProduct	0.950
NJ - Sussex	TC	0.950
NJ - Sussex	TCHL	0.950
NJ - Sussex	OC	1.000
NJ - Sussex	MC	0.900
NJ - Sussex	EPO	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Sussex	OAMC	0.900
NJ - Sussex	OAEP0	0.900
NJ - Sussex	Choice II	0.900
NJ - Sussex (GN02)	QPOS	1.150
NJ - Sussex (GN02)	HMO	1.150
NJ - Sussex (GN02)	OAQPOS	1.150
NJ - Sussex (GN02)	OAHMO	1.150
NJ - Sussex (GN02)	Choice II	0.900
NJ - Union	NoProduct	0.950
NJ - Union	TC	0.950
NJ - Union	TCHL	0.950
NJ - Union	OC	1.000
NJ - Union	MC	0.900
NJ - Union	EPO	0.900
NJ - Union	OAMC	0.900
NJ - Union	OAEP0	0.900
NJ - Union	Choice II	0.900
NJ - Union (GN02)	QPOS	1.150
NJ - Union (GN02)	HMO	1.150
NJ - Union (GN02)	OAQPOS	1.150
NJ - Union (GN02)	OAHMO	1.150
NJ - Union (GN02)	Choice II	0.900
NJ - Warren	NoProduct	0.950
NJ - Warren	TC	0.950
NJ - Warren	TCHL	0.950
NJ - Warren	OC	1.000
NJ - Warren	MC	0.900
NJ - Warren	EPO	0.900
NJ - Warren	OAMC	0.900
NJ - Warren	OAEP0	0.900
NJ - Warren	Choice II	0.900
NJ - Warren (GN02)	QPOS	1.150
NJ - Warren (GN02)	HMO	1.150
NJ - Warren (GN02)	OAQPOS	1.150
NJ - Warren (GN02)	OAHMO	1.150
NJ - Warren (GN02)	Choice II	0.900
NM - Albuquerque	NoProduct	0.800
NM - Albuquerque	TC	0.800
NM - Albuquerque	TCHL	0.800
NM - Albuquerque	OC	0.600
NM - Albuquerque	MC	0.600
NM - Albuquerque	EPO	0.600
NM - Albuquerque	OAMC	0.600
NM - Albuquerque	OAEP0	0.600
NM - Albuquerque	Choice II	0.800
NM - Albuquerque (NM30)	QPOS	0.700
NM - Albuquerque (NM30)	QPOS	0.700
NM - Albuquerque (NM30)	HMO	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NM - Albuquerque (NM30)	HMO	0.700
NM - Albuquerque (NM30)	OAQPOS	0.700
NM - Albuquerque (NM30)	OAQPOS	0.700
NM - Albuquerque (NM30)	OAHMO	0.700
NM - Albuquerque (NM30)	OAHMO	0.700
NM - Albuquerque (NM30)	Choice II	0.800
NM - Albuquerque (NM30)	Choice II	0.800
NM - Hobbs	NoProduct	0.800
NM - Hobbs	TC	0.800
NM - Hobbs	TCHL	0.800
NM - Hobbs	OC	0.600
NM - Hobbs	MC	0.600
NM - Hobbs	EPO	0.600
NM - Hobbs	OAMC	0.600
NM - Hobbs	OAEO	0.600
NM - Hobbs	Choice II	0.800
NM - Other NM	NoProduct	0.800
NM - Other NM	TC	0.800
NM - Other NM	TCHL	0.800
NM - Other NM	OC	0.600
NM - Other NM	MC	0.600
NM - Other NM	EPO	0.600
NM - Other NM	OAMC	0.600
NM - Other NM	OAEO	0.600
NM - Other NM	Choice II	0.800
Non-Valid or Missing Zip Codes	QPOS	1.000
Non-Valid or Missing Zip Codes	HMO	1.000
Non-Valid or Missing Zip Codes	OAQPOS	1.000
Non-Valid or Missing Zip Codes	OAHMO	1.000
Non-Valid or Missing Zip Codes	Choice II	1.000
NV - CarStor	NoProduct	1.550
NV - CarStor	TC	1.550
NV - CarStor	TCHL	1.550
NV - CarStor	OC	1.146
NV - CarStor	MC	1.046
NV - CarStor	EPO	1.046
NV - CarStor	OAMC	1.046
NV - CarStor	OAEO	1.046
NV - CarStor	Choice II	1.046
NV - Las Vegas	NoProduct	1.550
NV - Las Vegas	TC	1.550
NV - Las Vegas	TCHL	1.550
NV - Las Vegas	OC	1.146
NV - Las Vegas	MC	1.046
NV - Las Vegas	EPO	1.046
NV - Las Vegas	OAMC	1.046
NV - Las Vegas	OAEO	1.046
NV - Las Vegas	Choice II	1.046

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NV - Las Vegas (NV01)	QPOS	0.897
NV - Las Vegas (NV01)	HMO	0.598
NV - Las Vegas (NV01)	OAQPOS	0.897
NV - Las Vegas (NV01)	OAHMO	0.598
NV - Las Vegas (NV01)	Choice II	1.046
NV - Nevada Golden Choice (NV01)	QPOS	0.897
NV - Nevada Golden Choice (NV01)	QPOS	0.897
NV - Nevada Golden Choice (NV01)	HMO	0.598
NV - Nevada Golden Choice (NV01)	HMO	0.598
NV - Nevada Golden Choice (NV01)	OAQPOS	0.897
NV - Nevada Golden Choice (NV01)	OAQPOS	0.897
NV - Nevada Golden Choice (NV01)	OAHMO	0.598
NV - Nevada Golden Choice (NV01)	OAHMO	0.598
NV - Nevada Golden Choice (NV01)	Choice II	1.046
NV - Nevada Golden Choice (NV01)	Choice II	1.046
NV - Nevada Golden Medicare (NV01)	QPOS	0.897
NV - Nevada Golden Medicare (NV01)	QPOS	0.897
NV - Nevada Golden Medicare (NV01)	HMO	0.598
NV - Nevada Golden Medicare (NV01)	HMO	0.598
NV - Nevada Golden Medicare (NV01)	OAQPOS	0.897
NV - Nevada Golden Medicare (NV01)	OAQPOS	0.897
NV - Nevada Golden Medicare (NV01)	OAHMO	0.598
NV - Nevada Golden Medicare (NV01)	OAHMO	0.598
NV - Nevada Golden Medicare (NV01)	Choice II	1.046
NV - Nevada Golden Medicare (NV01)	Choice II	1.046
NV - Other NV	NoProduct	1.550
NV - Other NV	TC	1.550
NV - Other NV	TCHL	1.550
NV - Other NV	OC	1.146
NV - Other NV	MC	1.046
NV - Other NV	EPO	1.046
NV - Other NV	OAMC	1.046
NV - Other NV	OAEPO	1.046
NV - Other NV	Choice II	1.046
NV - Reno	NoProduct	1.550
NV - Reno	TC	1.550
NV - Reno	TCHL	1.550
NV - Reno	OC	1.146
NV - Reno	MC	1.046
NV - Reno	EPO	1.046
NV - Reno	OAMC	1.046
NV - Reno	OAEPO	1.046
NV - Reno	Choice II	1.046
NV - Reno (NV02)	QPOS	0.897
NV - Reno (NV02)	QPOS	0.897
NV - Reno (NV02)	HMO	0.598
NV - Reno (NV02)	HMO	0.598
NV - Reno (NV02)	OAQPOS	0.897

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NV - Reno (NV02)	OAQPOS	0.897
NV - Reno (NV02)	OAHMO	0.598
NV - Reno (NV02)	OAHMO	0.598
NV - Reno (NV02)	Choice II	1.046
NV - Reno (NV02)	Choice II	1.046
NY - ALBANY	NoProduct	0.650
NY - ALBANY	TC	0.650
NY - ALBANY	TCHL	0.650
NY - ALBANY	OC	0.599
NY - ALBANY	MC	0.599
NY - ALBANY	EPO	0.599
NY - ALBANY	OAMC	0.599
NY - ALBANY	OAEPO	0.599
NY - ALBANY	Choice II	0.649
NY - Albany - Albany Ind	NoProduct	0.650
NY - Albany - Albany Ind	TC	0.650
NY - Albany - Albany Ind	TCHL	0.650
NY - Albany - Albany Ind	OC	0.599
NY - Albany - Albany Ind	MC	0.599
NY - Albany - Albany Ind	EPO	0.599
NY - Albany - Albany Ind	OAMC	0.599
NY - Albany - Albany Ind	OAEPO	0.599
NY - Albany - Albany Ind	Choice II	0.649
NY - Albany - Rensselaer Ind	NoProduct	0.650
NY - Albany - Rensselaer Ind	TC	0.650
NY - Albany - Rensselaer Ind	TCHL	0.650
NY - Albany - Rensselaer Ind	OC	0.599
NY - Albany - Rensselaer Ind	MC	0.599
NY - Albany - Rensselaer Ind	EPO	0.599
NY - Albany - Rensselaer Ind	OAMC	0.599
NY - Albany - Rensselaer Ind	OAEPO	0.599
NY - Albany - Rensselaer Ind	Choice II	0.649
NY - Albany NY Golden Choice (NY02)	QPOS	0.649
NY - Albany NY Golden Choice (NY02)	QPOS	0.649
NY - Albany NY Golden Choice (NY02)	HMO	0.649
NY - Albany NY Golden Choice (NY02)	HMO	0.649
NY - Albany NY Golden Choice (NY02)	OAQPOS	0.649
NY - Albany NY Golden Choice (NY02)	OAQPOS	0.649
NY - Albany NY Golden Choice (NY02)	OAHMO	0.649
NY - Albany NY Golden Choice (NY02)	OAHMO	0.649
NY - Albany NY Golden Choice (NY02)	Choice II	0.649
NY - Albany NY Golden Choice (NY02)	Choice II	0.649
NY - All Other Upstate PPO	NoProduct	0.650
NY - All Other Upstate PPO	TC	0.650
NY - All Other Upstate PPO	TCHL	0.650
NY - All Other Upstate PPO	OC	0.599
NY - All Other Upstate PPO	MC	0.599
NY - All Other Upstate PPO	EPO	0.599

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - All Other Upstate PPO	OAMC	0.599
NY - All Other Upstate PPO	OAEP0	0.599
NY - All Other Upstate PPO	Choice II	0.649
NY - All Other Western PPO	NoProduct	0.650
NY - All Other Western PPO	TC	0.650
NY - All Other Western PPO	TCHL	0.650
NY - All Other Western PPO	OC	0.599
NY - All Other Western PPO	MC	0.599
NY - All Other Western PPO	EPO	0.599
NY - All Other Western PPO	OAMC	0.599
NY - All Other Western PPO	OAEP0	0.599
NY - All Other Western PPO	Choice II	0.649
NY - Allegany	NoProduct	0.650
NY - Allegany	TC	0.650
NY - Allegany	TCHL	0.650
NY - Allegany	OC	0.599
NY - Allegany	MC	0.599
NY - Allegany	EPO	0.599
NY - Allegany	OAMC	0.599
NY - Allegany	OAEP0	0.599
NY - Allegany	Choice II	0.649
NY - APO - Armed Forces	NoProduct	0.900
NY - APO - Armed Forces	TC	0.900
NY - APO - Armed Forces	TCHL	0.900
NY - APO - Armed Forces	OC	0.950
NY - APO - Armed Forces	MC	0.800
NY - APO - Armed Forces	EPO	0.800
NY - APO - Armed Forces	OAMC	0.800
NY - APO - Armed Forces	OAEP0	0.800
NY - APO - Armed Forces	Choice II	0.900
NY - BINGHAMTON	NoProduct	0.650
NY - BINGHAMTON	TC	0.650
NY - BINGHAMTON	TCHL	0.650
NY - BINGHAMTON	OC	0.599
NY - BINGHAMTON	MC	0.599
NY - BINGHAMTON	EPO	0.599
NY - BINGHAMTON	OAMC	0.599
NY - BINGHAMTON	OAEP0	0.599
NY - BINGHAMTON	Choice II	0.649
NY - BRONX	NoProduct	0.900
NY - BRONX	TC	0.900
NY - BRONX	TCHL	0.900
NY - BRONX	OC	0.950
NY - BRONX	MC	0.800
NY - BRONX	EPO	0.800
NY - BRONX	OAMC	0.800
NY - BRONX	OAEP0	0.800
NY - BRONX	Choice II	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Broome	NoProduct	0.650
NY - Broome	TC	0.650
NY - Broome	TCHL	0.650
NY - Broome	OC	0.599
NY - Broome	MC	0.599
NY - Broome	EPO	0.599
NY - Broome	OAMC	0.599
NY - Broome	OAEP0	0.599
NY - Broome	Choice II	0.649
NY - BUFFALO	NoProduct	0.650
NY - BUFFALO	TC	0.650
NY - BUFFALO	TCHL	0.650
NY - BUFFALO	OC	0.599
NY - BUFFALO	MC	0.599
NY - BUFFALO	EPO	0.599
NY - BUFFALO	OAMC	0.599
NY - BUFFALO	OAEP0	0.599
NY - BUFFALO	Choice II	0.649
NY - Buffalo - Erie Ind	NoProduct	0.650
NY - Buffalo - Erie Ind	TC	0.650
NY - Buffalo - Erie Ind	TCHL	0.650
NY - Buffalo - Erie Ind	OC	0.599
NY - Buffalo - Erie Ind	MC	0.599
NY - Buffalo - Erie Ind	EPO	0.599
NY - Buffalo - Erie Ind	OAMC	0.599
NY - Buffalo - Erie Ind	OAEP0	0.599
NY - Buffalo - Erie Ind	Choice II	0.649
NY - Buffalo - Niagara Ind	NoProduct	0.650
NY - Buffalo - Niagara Ind	TC	0.650
NY - Buffalo - Niagara Ind	TCHL	0.650
NY - Buffalo - Niagara Ind	OC	0.599
NY - Buffalo - Niagara Ind	MC	0.599
NY - Buffalo - Niagara Ind	EPO	0.599
NY - Buffalo - Niagara Ind	OAMC	0.599
NY - Buffalo - Niagara Ind	OAEP0	0.599
NY - Buffalo - Niagara Ind	Choice II	0.649
NY - CATTARAUGUS	NoProduct	0.650
NY - CATTARAUGUS	TC	0.650
NY - CATTARAUGUS	TCHL	0.650
NY - CATTARAUGUS	OC	0.599
NY - CATTARAUGUS	MC	0.599
NY - CATTARAUGUS	EPO	0.599
NY - CATTARAUGUS	OAMC	0.599
NY - CATTARAUGUS	OAEP0	0.599
NY - CATTARAUGUS	Choice II	0.649
NY - Cayuga	NoProduct	0.650
NY - Cayuga	TC	0.650
NY - Cayuga	TCHL	0.650

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Cayuga	OC	0.599
NY - Cayuga	MC	0.599
NY - Cayuga	EPO	0.599
NY - Cayuga	OAMC	0.599
NY - Cayuga	OAEP0	0.599
NY - Cayuga	Choice II	0.649
NY - CHAUTAUQUA	NoProduct	0.650
NY - CHAUTAUQUA	TC	0.650
NY - CHAUTAUQUA	TCHL	0.650
NY - CHAUTAUQUA	OC	0.599
NY - CHAUTAUQUA	MC	0.599
NY - CHAUTAUQUA	EPO	0.599
NY - CHAUTAUQUA	OAMC	0.599
NY - CHAUTAUQUA	OAEP0	0.599
NY - CHAUTAUQUA	Choice II	0.649
NY - Chemung	NoProduct	0.650
NY - Chemung	TC	0.650
NY - Chemung	TCHL	0.650
NY - Chemung	OC	0.599
NY - Chemung	MC	0.599
NY - Chemung	EPO	0.599
NY - Chemung	OAMC	0.599
NY - Chemung	OAEP0	0.599
NY - Chemung	Choice II	0.649
NY - CHEMUNG 2	NoProduct	0.650
NY - CHEMUNG 2	TC	0.650
NY - CHEMUNG 2	TCHL	0.650
NY - CHEMUNG 2	OC	0.599
NY - CHEMUNG 2	MC	0.599
NY - CHEMUNG 2	EPO	0.599
NY - CHEMUNG 2	OAMC	0.599
NY - CHEMUNG 2	OAEP0	0.599
NY - CHEMUNG 2	Choice II	0.649
NY - CHENANGO	NoProduct	0.650
NY - CHENANGO	TC	0.650
NY - CHENANGO	TCHL	0.650
NY - CHENANGO	OC	0.599
NY - CHENANGO	MC	0.599
NY - CHENANGO	EPO	0.599
NY - CHENANGO	OAMC	0.599
NY - CHENANGO	OAEP0	0.599
NY - CHENANGO	Choice II	0.649
NY - Clinton	NoProduct	0.650
NY - Clinton	TC	0.650
NY - Clinton	TCHL	0.650
NY - Clinton	OC	0.599
NY - Clinton	MC	0.599
NY - Clinton	EPO	0.599

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Clinton	OAMC	0.599
NY - Clinton	OAEP0	0.599
NY - Clinton	Choice II	0.649
NY - Columbia	NoProduct	0.650
NY - Columbia	TC	0.650
NY - Columbia	TCHL	0.650
NY - Columbia	OC	0.599
NY - Columbia	MC	0.599
NY - Columbia	EPO	0.599
NY - Columbia	OAMC	0.599
NY - Columbia	OAEP0	0.599
NY - Columbia	Choice II	0.649
NY - CORTLAND	NoProduct	0.650
NY - CORTLAND	TC	0.650
NY - CORTLAND	TCHL	0.650
NY - CORTLAND	OC	0.599
NY - CORTLAND	MC	0.599
NY - CORTLAND	EPO	0.599
NY - CORTLAND	OAMC	0.599
NY - CORTLAND	OAEP0	0.599
NY - CORTLAND	Choice II	0.649
NY - DELAWARE	NoProduct	0.650
NY - DELAWARE	TC	0.650
NY - DELAWARE	TCHL	0.650
NY - DELAWARE	OC	0.599
NY - DELAWARE	MC	0.599
NY - DELAWARE	EPO	0.599
NY - DELAWARE	OAMC	0.599
NY - DELAWARE	OAEP0	0.599
NY - DELAWARE	Choice II	0.649
NY - DUTCHESS	NoProduct	0.900
NY - DUTCHESS	TC	0.900
NY - DUTCHESS	TCHL	0.900
NY - DUTCHESS	OC	0.950
NY - DUTCHESS	MC	0.800
NY - DUTCHESS	EPO	0.800
NY - DUTCHESS	OAMC	0.800
NY - DUTCHESS	OAEP0	0.800
NY - DUTCHESS	Choice II	0.900
NY - Erie	NoProduct	0.650
NY - Erie	TC	0.650
NY - Erie	TCHL	0.650
NY - Erie	OC	0.599
NY - Erie	MC	0.599
NY - Erie	EPO	0.599
NY - Erie	OAMC	0.599
NY - Erie	OAEP0	0.599
NY - Erie	Choice II	0.649

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Essex	NoProduct	0.650
NY - Essex	TC	0.650
NY - Essex	TCHL	0.650
NY - Essex	OC	0.599
NY - Essex	MC	0.599
NY - Essex	EPO	0.599
NY - Essex	OAMC	0.599
NY - Essex	OAEPO	0.599
NY - Essex	Choice II	0.649
NY - Franklin	NoProduct	0.650
NY - Franklin	TC	0.650
NY - Franklin	TCHL	0.650
NY - Franklin	OC	0.599
NY - Franklin	MC	0.599
NY - Franklin	EPO	0.599
NY - Franklin	OAMC	0.599
NY - Franklin	OAEPO	0.599
NY - Franklin	Choice II	0.649
NY - FULTON	NoProduct	0.650
NY - FULTON	TC	0.650
NY - FULTON	TCHL	0.650
NY - FULTON	OC	0.599
NY - FULTON	MC	0.599
NY - FULTON	EPO	0.599
NY - FULTON	OAMC	0.599
NY - FULTON	OAEPO	0.599
NY - FULTON	Choice II	0.649
NY - Genesee	NoProduct	0.650
NY - Genesee	TC	0.650
NY - Genesee	TCHL	0.650
NY - Genesee	OC	0.599
NY - Genesee	MC	0.599
NY - Genesee	EPO	0.599
NY - Genesee	OAMC	0.599
NY - Genesee	OAEPO	0.599
NY - Genesee	Choice II	0.649
NY - GREENE	NoProduct	0.650
NY - GREENE	TC	0.650
NY - GREENE	TCHL	0.650
NY - GREENE	OC	0.599
NY - GREENE	MC	0.599
NY - GREENE	EPO	0.599
NY - GREENE	OAMC	0.599
NY - GREENE	OAEPO	0.599
NY - GREENE	Choice II	0.649
NY - Hamilton	NoProduct	0.650
NY - Hamilton	TC	0.650
NY - Hamilton	TCHL	0.650

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Hamilton	OC	0.599
NY - Hamilton	MC	0.599
NY - Hamilton	EPO	0.599
NY - Hamilton	OAMC	0.599
NY - Hamilton	OAEPO	0.599
NY - Hamilton	Choice II	0.649
NY - Herkimer	NoProduct	0.650
NY - Herkimer	TC	0.650
NY - Herkimer	TCHL	0.650
NY - Herkimer	OC	0.599
NY - Herkimer	MC	0.599
NY - Herkimer	EPO	0.599
NY - Herkimer	OAMC	0.599
NY - Herkimer	OAEPO	0.599
NY - Herkimer	Choice II	0.649
NY - HUDSON	NoProduct	0.650
NY - HUDSON	TC	0.650
NY - HUDSON	TCHL	0.650
NY - HUDSON	OC	0.599
NY - HUDSON	MC	0.599
NY - HUDSON	EPO	0.599
NY - HUDSON	OAMC	0.599
NY - HUDSON	OAEPO	0.599
NY - HUDSON	Choice II	0.649
NY - Hudson - Columbia Ind	NoProduct	0.650
NY - Hudson - Columbia Ind	TC	0.650
NY - Hudson - Columbia Ind	TCHL	0.650
NY - Hudson - Columbia Ind	OC	0.599
NY - Hudson - Columbia Ind	MC	0.599
NY - Hudson - Columbia Ind	EPO	0.599
NY - Hudson - Columbia Ind	OAMC	0.599
NY - Hudson - Columbia Ind	OAEPO	0.599
NY - Hudson - Columbia Ind	Choice II	0.649
NY - Hudson - Greene Ind	NoProduct	0.650
NY - Hudson - Greene Ind	TC	0.650
NY - Hudson - Greene Ind	TCHL	0.650
NY - Hudson - Greene Ind	OC	0.599
NY - Hudson - Greene Ind	MC	0.599
NY - Hudson - Greene Ind	EPO	0.599
NY - Hudson - Greene Ind	OAMC	0.599
NY - Hudson - Greene Ind	OAEPO	0.599
NY - Hudson - Greene Ind	Choice II	0.649
NY - ITHACA	NoProduct	0.650
NY - ITHACA	TC	0.650
NY - ITHACA	TCHL	0.650
NY - ITHACA	OC	0.599
NY - ITHACA	MC	0.599
NY - ITHACA	EPO	0.599

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - ITHACA	OAMC	0.599
NY - ITHACA	OAEP0	0.599
NY - ITHACA	Choice II	0.649
NY - Ithaca - Tompkins Ind	NoProduct	0.650
NY - Ithaca - Tompkins Ind	TC	0.650
NY - Ithaca - Tompkins Ind	TCHL	0.650
NY - Ithaca - Tompkins Ind	OC	0.599
NY - Ithaca - Tompkins Ind	MC	0.599
NY - Ithaca - Tompkins Ind	EPO	0.599
NY - Ithaca - Tompkins Ind	OAMC	0.599
NY - Ithaca - Tompkins Ind	OAEP0	0.599
NY - Ithaca - Tompkins Ind	Choice II	0.649
NY - Jefferson	NoProduct	0.650
NY - Jefferson	TC	0.650
NY - Jefferson	TCHL	0.650
NY - Jefferson	OC	0.599
NY - Jefferson	MC	0.599
NY - Jefferson	EPO	0.599
NY - Jefferson	OAMC	0.599
NY - Jefferson	OAEP0	0.599
NY - Jefferson	Choice II	0.649
NY - KINGS	NoProduct	0.900
NY - KINGS	TC	0.900
NY - KINGS	TCHL	0.900
NY - KINGS	OC	0.950
NY - KINGS	MC	0.800
NY - KINGS	EPO	0.800
NY - KINGS	OAMC	0.800
NY - KINGS	OAEP0	0.800
NY - KINGS	Choice II	0.900
NY - Lewis	NoProduct	0.650
NY - Lewis	TC	0.650
NY - Lewis	TCHL	0.650
NY - Lewis	OC	0.599
NY - Lewis	MC	0.599
NY - Lewis	EPO	0.599
NY - Lewis	OAMC	0.599
NY - Lewis	OAEP0	0.599
NY - Lewis	Choice II	0.649
NY - LIVINGSTON	NoProduct	0.650
NY - LIVINGSTON	TC	0.650
NY - LIVINGSTON	TCHL	0.650
NY - LIVINGSTON	OC	0.599
NY - LIVINGSTON	MC	0.599
NY - LIVINGSTON	EPO	0.599
NY - LIVINGSTON	OAMC	0.599
NY - LIVINGSTON	OAEP0	0.599
NY - LIVINGSTON	Choice II	0.649

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - MADISON	NoProduct	0.650
NY - MADISON	TC	0.650
NY - MADISON	TCHL	0.650
NY - MADISON	OC	0.599
NY - MADISON	MC	0.599
NY - MADISON	EPO	0.599
NY - MADISON	OAMC	0.599
NY - MADISON	OAEP0	0.599
NY - MADISON	Choice II	0.649
NY - MONROE	NoProduct	0.650
NY - MONROE	TC	0.650
NY - MONROE	TCHL	0.650
NY - MONROE	OC	0.599
NY - MONROE	MC	0.599
NY - MONROE	EPO	0.599
NY - MONROE	OAMC	0.599
NY - MONROE	OAEP0	0.599
NY - MONROE	Choice II	0.649
NY - MONTGOMERY	NoProduct	0.650
NY - MONTGOMERY	TC	0.650
NY - MONTGOMERY	TCHL	0.650
NY - MONTGOMERY	OC	0.599
NY - MONTGOMERY	MC	0.599
NY - MONTGOMERY	EPO	0.599
NY - MONTGOMERY	OAMC	0.599
NY - MONTGOMERY	OAEP0	0.599
NY - MONTGOMERY	Choice II	0.649
NY - Nassau (117-118) PPO	NoProduct	0.900
NY - Nassau (117-118) PPO	TC	0.900
NY - Nassau (117-118) PPO	TCHL	0.900
NY - Nassau (117-118) PPO	OC	0.950
NY - Nassau (117-118) PPO	MC	0.800
NY - Nassau (117-118) PPO	EPO	0.800
NY - Nassau (117-118) PPO	OAMC	0.800
NY - Nassau (117-118) PPO	OAEP0	0.800
NY - Nassau (117-118) PPO	Choice II	0.900
NY - Nassau 117-118	NoProduct	0.900
NY - Nassau 117-118	TC	0.900
NY - Nassau 117-118	TCHL	0.900
NY - Nassau 117-118	OC	0.950
NY - Nassau 117-118	MC	0.800
NY - Nassau 117-118	EPO	0.800
NY - Nassau 117-118	OAMC	0.800
NY - Nassau 117-118	OAEP0	0.800
NY - Nassau 117-118	Choice II	0.900
NY - Nassau All Other	NoProduct	0.900
NY - Nassau All Other	TC	0.900
NY - Nassau All Other	TCHL	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Nassau All Other	OC	0.950
NY - Nassau All Other	MC	0.800
NY - Nassau All Other	EPO	0.800
NY - Nassau All Other	OAMC	0.800
NY - Nassau All Other	OAEPO	0.800
NY - Nassau All Other	Choice II	0.900
NY - NEW YORK	NoProduct	0.900
NY - NEW YORK	TC	0.900
NY - NEW YORK	TCHL	0.900
NY - NEW YORK	OC	0.950
NY - NEW YORK	MC	0.800
NY - NEW YORK	EPO	0.800
NY - NEW YORK	OAMC	0.800
NY - NEW YORK	OAEPO	0.800
NY - NEW YORK	Choice II	0.900
NY - New York (GN01)	QPOS	1.250
NY - New York (GN01)	HMO	1.250
NY - New York (GN01)	OAQPOS	1.250
NY - New York (GN01)	OAHMO	1.250
NY - New York (GN01)	Choice II	0.900
NY - New York (GN01) Rating Area 1	QPOS	1.250
NY - New York (GN01) Rating Area 1	QPOS	1.250
NY - New York (GN01) Rating Area 1	HMO	1.250
NY - New York (GN01) Rating Area 1	HMO	1.250
NY - New York (GN01) Rating Area 1	OAQPOS	1.250
NY - New York (GN01) Rating Area 1	OAQPOS	1.250
NY - New York (GN01) Rating Area 1	OAHMO	1.250
NY - New York (GN01) Rating Area 1	OAHMO	1.250
NY - New York (GN01) Rating Area 1	Choice II	0.900
NY - New York (GN01) Rating Area 1	Choice II	0.900
NY - New York (GN01) Rating Area 2	QPOS	1.250
NY - New York (GN01) Rating Area 2	QPOS	1.250
NY - New York (GN01) Rating Area 2	HMO	1.250
NY - New York (GN01) Rating Area 2	HMO	1.250
NY - New York (GN01) Rating Area 2	OAQPOS	1.250
NY - New York (GN01) Rating Area 2	OAQPOS	1.250
NY - New York (GN01) Rating Area 2	OAHMO	1.250
NY - New York (GN01) Rating Area 2	OAHMO	1.250
NY - New York (GN01) Rating Area 2	Choice II	0.900
NY - New York (GN01) Rating Area 2	Choice II	0.900
NY - New York (GN01) Rating Area 3	QPOS	1.250
NY - New York (GN01) Rating Area 3	QPOS	1.250
NY - New York (GN01) Rating Area 3	HMO	1.250
NY - New York (GN01) Rating Area 3	HMO	1.250
NY - New York (GN01) Rating Area 3	OAQPOS	1.250
NY - New York (GN01) Rating Area 3	OAQPOS	1.250
NY - New York (GN01) Rating Area 3	OAHMO	1.250
NY - New York (GN01) Rating Area 3	OAHMO	1.250

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - New York (GN01) Rating Area 3	Choice II	0.900
NY - New York (GN01) Rating Area 3	Choice II	0.900
NY - NIAGARA	NoProduct	0.650
NY - NIAGARA	TC	0.650
NY - NIAGARA	TCHL	0.650
NY - NIAGARA	OC	0.599
NY - NIAGARA	MC	0.599
NY - NIAGARA	EPO	0.599
NY - NIAGARA	OAMC	0.599
NY - NIAGARA	OAEPO	0.599
NY - NIAGARA	Choice II	0.649
NY - Oneida	NoProduct	0.650
NY - Oneida	TC	0.650
NY - Oneida	TCHL	0.650
NY - Oneida	OC	0.599
NY - Oneida	MC	0.599
NY - Oneida	EPO	0.599
NY - Oneida	OAMC	0.599
NY - Oneida	OAEPO	0.599
NY - Oneida	Choice II	0.649
NY - Onondaga	NoProduct	0.650
NY - Onondaga	TC	0.650
NY - Onondaga	TCHL	0.650
NY - Onondaga	OC	0.599
NY - Onondaga	MC	0.599
NY - Onondaga	EPO	0.599
NY - Onondaga	OAMC	0.599
NY - Onondaga	OAEPO	0.599
NY - Onondaga	Choice II	0.649
NY - ONTARIO	NoProduct	0.650
NY - ONTARIO	TC	0.650
NY - ONTARIO	TCHL	0.650
NY - ONTARIO	OC	0.599
NY - ONTARIO	MC	0.599
NY - ONTARIO	EPO	0.599
NY - ONTARIO	OAMC	0.599
NY - ONTARIO	OAEPO	0.599
NY - ONTARIO	Choice II	0.649
NY - ORANGE	NoProduct	0.900
NY - ORANGE	TC	0.900
NY - ORANGE	TCHL	0.900
NY - ORANGE	OC	0.950
NY - ORANGE	MC	0.800
NY - ORANGE	EPO	0.800
NY - ORANGE	OAMC	0.800
NY - ORANGE	OAEPO	0.800
NY - ORANGE	Choice II	0.900
NY - ORLEANS	NoProduct	0.650

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - ORLEANS	TC	0.650
NY - ORLEANS	TCHL	0.650
NY - ORLEANS	OC	0.599
NY - ORLEANS	MC	0.599
NY - ORLEANS	EPO	0.599
NY - ORLEANS	OAMC	0.599
NY - ORLEANS	OAEPO	0.599
NY - ORLEANS	Choice II	0.649
NY - OSWEGO	NoProduct	0.650
NY - OSWEGO	TC	0.650
NY - OSWEGO	TCHL	0.650
NY - OSWEGO	OC	0.599
NY - OSWEGO	MC	0.599
NY - OSWEGO	EPO	0.599
NY - OSWEGO	OAMC	0.599
NY - OSWEGO	OAEPO	0.599
NY - OSWEGO	Choice II	0.649
NY - Other Upstate - Chemung Ind	NoProduct	0.650
NY - Other Upstate - Chemung Ind	TC	0.650
NY - Other Upstate - Chemung Ind	TCHL	0.650
NY - Other Upstate - Chemung Ind	OC	0.599
NY - Other Upstate - Chemung Ind	MC	0.599
NY - Other Upstate - Chemung Ind	EPO	0.599
NY - Other Upstate - Chemung Ind	OAMC	0.599
NY - Other Upstate - Chemung Ind	OAEPO	0.599
NY - Other Upstate - Chemung Ind	Choice II	0.649
NY - Other Upstate - Madison Ind	NoProduct	0.650
NY - Other Upstate - Madison Ind	TC	0.650
NY - Other Upstate - Madison Ind	TCHL	0.650
NY - Other Upstate - Madison Ind	OC	0.599
NY - Other Upstate - Madison Ind	MC	0.599
NY - Other Upstate - Madison Ind	EPO	0.599
NY - Other Upstate - Madison Ind	OAMC	0.599
NY - Other Upstate - Madison Ind	OAEPO	0.599
NY - Other Upstate - Madison Ind	Choice II	0.649
NY - Other Upstate - Otsego Ind	NoProduct	0.650
NY - Other Upstate - Otsego Ind	TC	0.650
NY - Other Upstate - Otsego Ind	TCHL	0.650
NY - Other Upstate - Otsego Ind	OC	0.599
NY - Other Upstate - Otsego Ind	MC	0.599
NY - Other Upstate - Otsego Ind	EPO	0.599
NY - Other Upstate - Otsego Ind	OAMC	0.599
NY - Other Upstate - Otsego Ind	OAEPO	0.599
NY - Other Upstate - Otsego Ind	Choice II	0.649
NY - Other Upstate - Schoharie Ind	NoProduct	0.650
NY - Other Upstate - Schoharie Ind	TC	0.650
NY - Other Upstate - Schoharie Ind	TCHL	0.650
NY - Other Upstate - Schoharie Ind	OC	0.599

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Other Upstate - Schoharie Ind	MC	0.599
NY - Other Upstate - Schoharie Ind	EPO	0.599
NY - Other Upstate - Schoharie Ind	OAMC	0.599
NY - Other Upstate - Schoharie Ind	OAEPO	0.599
NY - Other Upstate - Schoharie Ind	Choice II	0.649
NY - Other West - Allegany Ind	NoProduct	0.650
NY - Other West - Allegany Ind	TC	0.650
NY - Other West - Allegany Ind	TCHL	0.650
NY - Other West - Allegany Ind	OC	0.599
NY - Other West - Allegany Ind	MC	0.599
NY - Other West - Allegany Ind	EPO	0.599
NY - Other West - Allegany Ind	OAMC	0.599
NY - Other West - Allegany Ind	OAEPO	0.599
NY - Other West - Allegany Ind	Choice II	0.649
NY - Other West - Cattaraugus Ind	NoProduct	0.650
NY - Other West - Cattaraugus Ind	TC	0.650
NY - Other West - Cattaraugus Ind	TCHL	0.650
NY - Other West - Cattaraugus Ind	OC	0.599
NY - Other West - Cattaraugus Ind	MC	0.599
NY - Other West - Cattaraugus Ind	EPO	0.599
NY - Other West - Cattaraugus Ind	OAMC	0.599
NY - Other West - Cattaraugus Ind	OAEPO	0.599
NY - Other West - Cattaraugus Ind	Choice II	0.649
NY - Other West - Chautauqua Ind	NoProduct	0.650
NY - Other West - Chautauqua Ind	TC	0.650
NY - Other West - Chautauqua Ind	TCHL	0.650
NY - Other West - Chautauqua Ind	OC	0.599
NY - Other West - Chautauqua Ind	MC	0.599
NY - Other West - Chautauqua Ind	EPO	0.599
NY - Other West - Chautauqua Ind	OAMC	0.599
NY - Other West - Chautauqua Ind	OAEPO	0.599
NY - Other West - Chautauqua Ind	Choice II	0.649
NY - Otsego	NoProduct	0.650
NY - Otsego	TC	0.650
NY - Otsego	TCHL	0.650
NY - Otsego	OC	0.599
NY - Otsego	MC	0.599
NY - Otsego	EPO	0.599
NY - Otsego	OAMC	0.599
NY - Otsego	OAEPO	0.599
NY - Otsego	Choice II	0.649
NY - Platt/Watertown - Clinton Ind	NoProduct	0.650
NY - Platt/Watertown - Clinton Ind	TC	0.650
NY - Platt/Watertown - Clinton Ind	TCHL	0.650
NY - Platt/Watertown - Clinton Ind	OC	0.599
NY - Platt/Watertown - Clinton Ind	MC	0.599
NY - Platt/Watertown - Clinton Ind	EPO	0.599
NY - Platt/Watertown - Clinton Ind	OAMC	0.599

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Platt/Watertown - Clinton Ind	OAEPO	0.599
NY - Platt/Watertown - Clinton Ind	Choice II	0.649
NY - Platt/Watertown - Essex Ind	NoProduct	0.650
NY - Platt/Watertown - Essex Ind	TC	0.650
NY - Platt/Watertown - Essex Ind	TCHL	0.650
NY - Platt/Watertown - Essex Ind	OC	0.599
NY - Platt/Watertown - Essex Ind	MC	0.599
NY - Platt/Watertown - Essex Ind	EPO	0.599
NY - Platt/Watertown - Essex Ind	OAMC	0.599
NY - Platt/Watertown - Essex Ind	OAEPO	0.599
NY - Platt/Watertown - Essex Ind	Choice II	0.649
NY - Platt/Watertown - Franklin Ind	NoProduct	0.650
NY - Platt/Watertown - Franklin Ind	TC	0.650
NY - Platt/Watertown - Franklin Ind	TCHL	0.650
NY - Platt/Watertown - Franklin Ind	OC	0.599
NY - Platt/Watertown - Franklin Ind	MC	0.599
NY - Platt/Watertown - Franklin Ind	EPO	0.599
NY - Platt/Watertown - Franklin Ind	OAMC	0.599
NY - Platt/Watertown - Franklin Ind	OAEPO	0.599
NY - Platt/Watertown - Franklin Ind	Choice II	0.649
NY - Platt/Watertown - Hamilton Ind	NoProduct	0.650
NY - Platt/Watertown - Hamilton Ind	TC	0.650
NY - Platt/Watertown - Hamilton Ind	TCHL	0.650
NY - Platt/Watertown - Hamilton Ind	OC	0.599
NY - Platt/Watertown - Hamilton Ind	MC	0.599
NY - Platt/Watertown - Hamilton Ind	EPO	0.599
NY - Platt/Watertown - Hamilton Ind	OAMC	0.599
NY - Platt/Watertown - Hamilton Ind	OAEPO	0.599
NY - Platt/Watertown - Hamilton Ind	Choice II	0.649
NY - Platt/Watertown - Herkimer Ind	NoProduct	0.650
NY - Platt/Watertown - Herkimer Ind	TC	0.650
NY - Platt/Watertown - Herkimer Ind	TCHL	0.650
NY - Platt/Watertown - Herkimer Ind	OC	0.599
NY - Platt/Watertown - Herkimer Ind	MC	0.599
NY - Platt/Watertown - Herkimer Ind	EPO	0.599
NY - Platt/Watertown - Herkimer Ind	OAMC	0.599
NY - Platt/Watertown - Herkimer Ind	OAEPO	0.599
NY - Platt/Watertown - Herkimer Ind	Choice II	0.649
NY - Platt/Watertown - Lewis Ind	NoProduct	0.650
NY - Platt/Watertown - Lewis Ind	TC	0.650
NY - Platt/Watertown - Lewis Ind	TCHL	0.650
NY - Platt/Watertown - Lewis Ind	OC	0.599
NY - Platt/Watertown - Lewis Ind	MC	0.599
NY - Platt/Watertown - Lewis Ind	EPO	0.599
NY - Platt/Watertown - Lewis Ind	OAMC	0.599
NY - Platt/Watertown - Lewis Ind	OAEPO	0.599
NY - Platt/Watertown - Lewis Ind	Choice II	0.649
NY - Platt/Watertown - Wshngtn Ind	NoProduct	0.650

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Platt/Watertown - Wshngtn Ind	TC	0.650
NY - Platt/Watertown - Wshngtn Ind	TCHL	0.650
NY - Platt/Watertown - Wshngtn Ind	OC	0.599
NY - Platt/Watertown - Wshngtn Ind	MC	0.599
NY - Platt/Watertown - Wshngtn Ind	EPO	0.599
NY - Platt/Watertown - Wshngtn Ind	OAMC	0.599
NY - Platt/Watertown - Wshngtn Ind	OAEPO	0.599
NY - Platt/Watertown - Wshngtn Ind	Choice II	0.649
NY - Platt/Watertown Jefferson Ind	NoProduct	0.650
NY - Platt/Watertown Jefferson Ind	TC	0.650
NY - Platt/Watertown Jefferson Ind	TCHL	0.650
NY - Platt/Watertown Jefferson Ind	OC	0.599
NY - Platt/Watertown Jefferson Ind	MC	0.599
NY - Platt/Watertown Jefferson Ind	EPO	0.599
NY - Platt/Watertown Jefferson Ind	OAMC	0.599
NY - Platt/Watertown Jefferson Ind	OAEPO	0.599
NY - Platt/Watertown Jefferson Ind	Choice II	0.649
NY - Platt/Watertown St. Lwrnc Ind	NoProduct	0.650
NY - Platt/Watertown St. Lwrnc Ind	TC	0.650
NY - Platt/Watertown St. Lwrnc Ind	TCHL	0.650
NY - Platt/Watertown St. Lwrnc Ind	OC	0.599
NY - Platt/Watertown St. Lwrnc Ind	MC	0.599
NY - Platt/Watertown St. Lwrnc Ind	EPO	0.599
NY - Platt/Watertown St. Lwrnc Ind	OAMC	0.599
NY - Platt/Watertown St. Lwrnc Ind	OAEPO	0.599
NY - Platt/Watertown St. Lwrnc Ind	Choice II	0.649
NY - PLATTSBURGH/WATERTOWN	NoProduct	0.650
NY - PLATTSBURGH/WATERTOWN	TC	0.650
NY - PLATTSBURGH/WATERTOWN	TCHL	0.650
NY - PLATTSBURGH/WATERTOWN	OC	0.599
NY - PLATTSBURGH/WATERTOWN	MC	0.599
NY - PLATTSBURGH/WATERTOWN	EPO	0.599
NY - PLATTSBURGH/WATERTOWN	OAMC	0.599
NY - PLATTSBURGH/WATERTOWN	OAEPO	0.599
NY - PLATTSBURGH/WATERTOWN	Choice II	0.649
NY - PUTNAM	NoProduct	0.900
NY - PUTNAM	TC	0.900
NY - PUTNAM	TCHL	0.900
NY - PUTNAM	OC	0.950
NY - PUTNAM	MC	0.800
NY - PUTNAM	EPO	0.800
NY - PUTNAM	OAMC	0.800
NY - PUTNAM	OAEPO	0.800
NY - PUTNAM	Choice II	0.900
NY - Queens	NoProduct	0.900
NY - Queens	TC	0.900
NY - Queens	TCHL	0.900
NY - Queens	OC	0.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Queens	MC	0.800
NY - Queens	EPO	0.800
NY - Queens	OAMC	0.800
NY - Queens	OAEPO	0.800
NY - Queens	Choice II	0.900
NY - Queens PPO	NoProduct	0.900
NY - Queens PPO	TC	0.900
NY - Queens PPO	TCHL	0.900
NY - Queens PPO	OC	0.950
NY - Queens PPO	MC	0.800
NY - Queens PPO	EPO	0.800
NY - Queens PPO	OAMC	0.800
NY - Queens PPO	OAEPO	0.800
NY - Queens PPO	Choice II	0.900
NY - RENSSELAER	NoProduct	0.650
NY - RENSSELAER	TC	0.650
NY - RENSSELAER	TCHL	0.650
NY - RENSSELAER	OC	0.599
NY - RENSSELAER	MC	0.599
NY - RENSSELAER	EPO	0.599
NY - RENSSELAER	OAMC	0.599
NY - RENSSELAER	OAEPO	0.599
NY - RENSSELAER	Choice II	0.649
NY - RICHMOND	NoProduct	0.900
NY - RICHMOND	TC	0.900
NY - RICHMOND	TCHL	0.900
NY - RICHMOND	OC	0.950
NY - RICHMOND	MC	0.800
NY - RICHMOND	EPO	0.800
NY - RICHMOND	OAMC	0.800
NY - RICHMOND	OAEPO	0.800
NY - RICHMOND	Choice II	0.900
NY - ROCHESTER	NoProduct	0.650
NY - ROCHESTER	TC	0.650
NY - ROCHESTER	TCHL	0.650
NY - ROCHESTER	OC	0.599
NY - ROCHESTER	MC	0.599
NY - ROCHESTER	EPO	0.599
NY - ROCHESTER	OAMC	0.599
NY - ROCHESTER	OAEPO	0.599
NY - ROCHESTER	Choice II	0.649
NY - Rochester - Genessee Ind	NoProduct	0.650
NY - Rochester - Genessee Ind	TC	0.650
NY - Rochester - Genessee Ind	TCHL	0.650
NY - Rochester - Genessee Ind	OC	0.599
NY - Rochester - Genessee Ind	MC	0.599
NY - Rochester - Genessee Ind	EPO	0.599
NY - Rochester - Genessee Ind	OAMC	0.599

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Rochester - Genessee Ind	OAEPO	0.599
NY - Rochester - Genessee Ind	Choice II	0.649
NY - Rochester - Livingston Ind	NoProduct	0.650
NY - Rochester - Livingston Ind	TC	0.650
NY - Rochester - Livingston Ind	TCHL	0.650
NY - Rochester - Livingston Ind	OC	0.599
NY - Rochester - Livingston Ind	MC	0.599
NY - Rochester - Livingston Ind	EPO	0.599
NY - Rochester - Livingston Ind	OAMC	0.599
NY - Rochester - Livingston Ind	OAEPO	0.599
NY - Rochester - Livingston Ind	Choice II	0.649
NY - Rochester - Monroe Ind	NoProduct	0.650
NY - Rochester - Monroe Ind	TC	0.650
NY - Rochester - Monroe Ind	TCHL	0.650
NY - Rochester - Monroe Ind	OC	0.599
NY - Rochester - Monroe Ind	MC	0.599
NY - Rochester - Monroe Ind	EPO	0.599
NY - Rochester - Monroe Ind	OAMC	0.599
NY - Rochester - Monroe Ind	OAEPO	0.599
NY - Rochester - Monroe Ind	Choice II	0.649
NY - Rochester - Orleans Ind	NoProduct	0.650
NY - Rochester - Orleans Ind	TC	0.650
NY - Rochester - Orleans Ind	TCHL	0.650
NY - Rochester - Orleans Ind	OC	0.599
NY - Rochester - Orleans Ind	MC	0.599
NY - Rochester - Orleans Ind	EPO	0.599
NY - Rochester - Orleans Ind	OAMC	0.599
NY - Rochester - Orleans Ind	OAEPO	0.599
NY - Rochester - Orleans Ind	Choice II	0.649
NY - Rochester - Wayne Ind	NoProduct	0.650
NY - Rochester - Wayne Ind	TC	0.650
NY - Rochester - Wayne Ind	TCHL	0.650
NY - Rochester - Wayne Ind	OC	0.599
NY - Rochester - Wayne Ind	MC	0.599
NY - Rochester - Wayne Ind	EPO	0.599
NY - Rochester - Wayne Ind	OAMC	0.599
NY - Rochester - Wayne Ind	OAEPO	0.599
NY - Rochester - Wayne Ind	Choice II	0.649
NY - ROCKLAND	NoProduct	0.900
NY - ROCKLAND	TC	0.900
NY - ROCKLAND	TCHL	0.900
NY - ROCKLAND	OC	0.950
NY - ROCKLAND	MC	0.800
NY - ROCKLAND	EPO	0.800
NY - ROCKLAND	OAMC	0.800
NY - ROCKLAND	OAEPO	0.800
NY - ROCKLAND	Choice II	0.900
NY - Saint Lawrence	NoProduct	0.650

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Saint Lawrence	TC	0.650
NY - Saint Lawrence	TCHL	0.650
NY - Saint Lawrence	OC	0.599
NY - Saint Lawrence	MC	0.599
NY - Saint Lawrence	EPO	0.599
NY - Saint Lawrence	OAMC	0.599
NY - Saint Lawrence	OAEP0	0.599
NY - Saint Lawrence	Choice II	0.649
NY - Saratoga	NoProduct	0.650
NY - Saratoga	TC	0.650
NY - Saratoga	TCHL	0.650
NY - Saratoga	OC	0.599
NY - Saratoga	MC	0.599
NY - Saratoga	EPO	0.599
NY - Saratoga	OAMC	0.599
NY - Saratoga	OAEP0	0.599
NY - Saratoga	Choice II	0.649
NY - SARATOGA SPRINGS	NoProduct	0.650
NY - SARATOGA SPRINGS	TC	0.650
NY - SARATOGA SPRINGS	TCHL	0.650
NY - SARATOGA SPRINGS	OC	0.599
NY - SARATOGA SPRINGS	MC	0.599
NY - SARATOGA SPRINGS	EPO	0.599
NY - SARATOGA SPRINGS	OAMC	0.599
NY - SARATOGA SPRINGS	OAEP0	0.599
NY - SARATOGA SPRINGS	Choice II	0.649
NY - SCHENECTADY	NoProduct	0.650
NY - SCHENECTADY	TC	0.650
NY - SCHENECTADY	TCHL	0.650
NY - SCHENECTADY	OC	0.599
NY - SCHENECTADY	MC	0.599
NY - SCHENECTADY	EPO	0.599
NY - SCHENECTADY	OAMC	0.599
NY - SCHENECTADY	OAEP0	0.599
NY - SCHENECTADY	Choice II	0.649
NY - Schoharie	NoProduct	0.650
NY - Schoharie	TC	0.650
NY - Schoharie	TCHL	0.650
NY - Schoharie	OC	0.599
NY - Schoharie	MC	0.599
NY - Schoharie	EPO	0.599
NY - Schoharie	OAMC	0.599
NY - Schoharie	OAEP0	0.599
NY - Schoharie	Choice II	0.649
NY - SCHUYLER	NoProduct	0.650
NY - SCHUYLER	TC	0.650
NY - SCHUYLER	TCHL	0.650
NY - SCHUYLER	OC	0.599

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - SCHUYLER	MC	0.599
NY - SCHUYLER	EPO	0.599
NY - SCHUYLER	OAMC	0.599
NY - SCHUYLER	OAEPO	0.599
NY - SCHUYLER	Choice II	0.649
NY - SENECA	NoProduct	0.650
NY - SENECA	TC	0.650
NY - SENECA	TCHL	0.650
NY - SENECA	OC	0.599
NY - SENECA	MC	0.599
NY - SENECA	EPO	0.599
NY - SENECA	OAMC	0.599
NY - SENECA	OAEPO	0.599
NY - SENECA	Choice II	0.649
NY - STEUBEN	NoProduct	0.650
NY - STEUBEN	TC	0.650
NY - STEUBEN	TCHL	0.650
NY - STEUBEN	OC	0.599
NY - STEUBEN	MC	0.599
NY - STEUBEN	EPO	0.599
NY - STEUBEN	OAMC	0.599
NY - STEUBEN	OAEPO	0.599
NY - STEUBEN	Choice II	0.649
NY - SUFFOLK	NoProduct	0.900
NY - SUFFOLK	TC	0.900
NY - SUFFOLK	TCHL	0.900
NY - SUFFOLK	OC	0.950
NY - SUFFOLK	MC	0.800
NY - SUFFOLK	EPO	0.800
NY - SUFFOLK	OAMC	0.800
NY - SUFFOLK	OAEPO	0.800
NY - SUFFOLK	Choice II	0.900
NY - SULLIVAN	NoProduct	0.900
NY - SULLIVAN	TC	0.900
NY - SULLIVAN	TCHL	0.900
NY - SULLIVAN	OC	0.950
NY - SULLIVAN	MC	0.800
NY - SULLIVAN	EPO	0.800
NY - SULLIVAN	OAMC	0.800
NY - SULLIVAN	OAEPO	0.800
NY - SULLIVAN	Choice II	0.900
NY - SYRACUSE	NoProduct	0.650
NY - SYRACUSE	TC	0.650
NY - SYRACUSE	TCHL	0.650
NY - SYRACUSE	OC	0.599
NY - SYRACUSE	MC	0.599
NY - SYRACUSE	EPO	0.599
NY - SYRACUSE	OAMC	0.599

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - SYRACUSE	OAEPO	0.599
NY - SYRACUSE	Choice II	0.649
NY - Syracuse (NY03)	QPOS	0.649
NY - Syracuse (NY03)	HMO	0.649
NY - Syracuse (NY03)	OAQPOS	0.649
NY - Syracuse (NY03)	OAHMO	0.649
NY - Syracuse (NY03)	Choice II	0.649
NY - Tioga	NoProduct	0.650
NY - Tioga	TC	0.650
NY - Tioga	TCHL	0.650
NY - Tioga	OC	0.599
NY - Tioga	MC	0.599
NY - Tioga	EPO	0.599
NY - Tioga	OAMC	0.599
NY - Tioga	OAEPO	0.599
NY - Tioga	Choice II	0.649
NY - Tioga PPO	NoProduct	0.650
NY - Tioga PPO	TC	0.650
NY - Tioga PPO	TCHL	0.650
NY - Tioga PPO	OC	0.599
NY - Tioga PPO	MC	0.599
NY - Tioga PPO	EPO	0.599
NY - Tioga PPO	OAMC	0.599
NY - Tioga PPO	OAEPO	0.599
NY - Tioga PPO	Choice II	0.649
NY - Tompkins	NoProduct	0.650
NY - Tompkins	TC	0.650
NY - Tompkins	TCHL	0.650
NY - Tompkins	OC	0.599
NY - Tompkins	MC	0.599
NY - Tompkins	EPO	0.599
NY - Tompkins	OAMC	0.599
NY - Tompkins	OAEPO	0.599
NY - Tompkins	Choice II	0.649
NY - ULSTER	NoProduct	0.900
NY - ULSTER	TC	0.900
NY - ULSTER	TCHL	0.900
NY - ULSTER	OC	0.950
NY - ULSTER	MC	0.800
NY - ULSTER	EPO	0.800
NY - ULSTER	OAMC	0.800
NY - ULSTER	OAEPO	0.800
NY - ULSTER	Choice II	0.900
NY - Upstate NY Golden Choice (NY03)	QPOS	0.649
NY - Upstate NY Golden Choice (NY03)	QPOS	0.649
NY - Upstate NY Golden Choice (NY03)	HMO	0.649
NY - Upstate NY Golden Choice (NY03)	HMO	0.649
NY - Upstate NY Golden Choice (NY03)	OAQPOS	0.649

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Upstate NY Golden Choice (NY03)	OAQPOS	0.649
NY - Upstate NY Golden Choice (NY03)	OAHMO	0.649
NY - Upstate NY Golden Choice (NY03)	OAHMO	0.649
NY - Upstate NY Golden Choice (NY03)	Choice II	0.649
NY - Upstate NY Golden Choice (NY03)	Choice II	0.649
NY - Upstate NY Golden Medicare (NY03)	QPOS	0.649
NY - Upstate NY Golden Medicare (NY03)	QPOS	0.649
NY - Upstate NY Golden Medicare (NY03)	HMO	0.649
NY - Upstate NY Golden Medicare (NY03)	HMO	0.649
NY - Upstate NY Golden Medicare (NY03)	OAQPOS	0.649
NY - Upstate NY Golden Medicare (NY03)	OAQPOS	0.649
NY - Upstate NY Golden Medicare (NY03)	OAHMO	0.649
NY - Upstate NY Golden Medicare (NY03)	OAHMO	0.649
NY - Upstate NY Golden Medicare (NY03)	Choice II	0.649
NY - Upstate NY Golden Medicare (NY03)	Choice II	0.649
NY - UTICA	NoProduct	0.650
NY - UTICA	TC	0.650
NY - UTICA	TCHL	0.650
NY - UTICA	OC	0.599
NY - UTICA	MC	0.599
NY - UTICA	EPO	0.599
NY - UTICA	OAMC	0.599
NY - UTICA	OAEPO	0.599
NY - UTICA	Choice II	0.649
NY - Utica - Oneida Ind	NoProduct	0.650
NY - Utica - Oneida Ind	TC	0.650
NY - Utica - Oneida Ind	TCHL	0.650
NY - Utica - Oneida Ind	OC	0.599
NY - Utica - Oneida Ind	MC	0.599
NY - Utica - Oneida Ind	EPO	0.599
NY - Utica - Oneida Ind	OAMC	0.599
NY - Utica - Oneida Ind	OAEPO	0.599
NY - Utica - Oneida Ind	Choice II	0.649
NY - WARREN	NoProduct	0.650
NY - WARREN	TC	0.650
NY - WARREN	TCHL	0.650
NY - WARREN	OC	0.599
NY - WARREN	MC	0.599
NY - WARREN	EPO	0.599
NY - WARREN	OAMC	0.599
NY - WARREN	OAEPO	0.599
NY - WARREN	Choice II	0.649
NY - WASHINGTON	NoProduct	0.650
NY - WASHINGTON	TC	0.650
NY - WASHINGTON	TCHL	0.650
NY - WASHINGTON	OC	0.599
NY - WASHINGTON	MC	0.599
NY - WASHINGTON	EPO	0.599

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - WASHINGTON	OAMC	0.599
NY - WASHINGTON	OAEP0	0.599
NY - WASHINGTON	Choice II	0.649
NY - WAYNE	NoProduct	0.650
NY - WAYNE	TC	0.650
NY - WAYNE	TCHL	0.650
NY - WAYNE	OC	0.599
NY - WAYNE	MC	0.599
NY - WAYNE	EPO	0.599
NY - WAYNE	OAMC	0.599
NY - WAYNE	OAEP0	0.599
NY - WAYNE	Choice II	0.649
NY - WESTCHESTER	NoProduct	0.900
NY - WESTCHESTER	TC	0.900
NY - WESTCHESTER	TCHL	0.900
NY - WESTCHESTER	OC	0.950
NY - WESTCHESTER	MC	0.800
NY - WESTCHESTER	EPO	0.800
NY - WESTCHESTER	OAMC	0.800
NY - WESTCHESTER	OAEP0	0.800
NY - WESTCHESTER	Choice II	0.900
NY - Western Cattaraugus TC	NoProduct	0.650
NY - Western Cattaraugus TC	TC	0.650
NY - Western Cattaraugus TC	TCHL	0.650
NY - Western Cattaraugus TC	OC	0.599
NY - Western Cattaraugus TC	MC	0.599
NY - Western Cattaraugus TC	EPO	0.599
NY - Western Cattaraugus TC	OAMC	0.599
NY - Western Cattaraugus TC	OAEP0	0.599
NY - Western Cattaraugus TC	Choice II	0.649
NY - WYOMING	NoProduct	0.650
NY - WYOMING	TC	0.650
NY - WYOMING	TCHL	0.650
NY - WYOMING	OC	0.599
NY - WYOMING	MC	0.599
NY - WYOMING	EPO	0.599
NY - WYOMING	OAMC	0.599
NY - WYOMING	OAEP0	0.599
NY - WYOMING	Choice II	0.649
NY - YATES	NoProduct	0.650
NY - YATES	TC	0.650
NY - YATES	TCHL	0.650
NY - YATES	OC	0.599
NY - YATES	MC	0.599
NY - YATES	EPO	0.599
NY - YATES	OAMC	0.599
NY - YATES	OAEP0	0.599
NY - YATES	Choice II	0.649

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - ADA	NoProduct	1.250
OH - ADA	TC	1.250
OH - ADA	TCHL	1.250
OH - ADA	OC	1.084
OH - ADA	MC	0.986
OH - ADA	EPO	0.986
OH - ADA	OAMC	0.986
OH - ADA	OAEP0	0.986
OH - ADA	Choice II	0.986
OH - AKRON	NoProduct	1.250
OH - AKRON	TC	1.250
OH - AKRON	TCHL	1.250
OH - AKRON	OC	1.084
OH - AKRON	MC	0.986
OH - AKRON	EPO	0.986
OH - AKRON	OAMC	0.986
OH - AKRON	OAEP0	0.986
OH - AKRON	Choice II	0.986
OH - Akron/Canton (OH01)	QPOS	0.986
OH - Akron/Canton (OH01)	HMO	1.133
OH - Akron/Canton (OH01)	OAQPOS	0.986
OH - Akron/Canton (OH01)	OAHMO	1.133
OH - Akron/Canton (OH01)	Choice II	0.986
OH - Ashtabula (OH01)	QPOS	0.986
OH - Ashtabula (OH01)	HMO	1.133
OH - Ashtabula (OH01)	OAQPOS	0.986
OH - Ashtabula (OH01)	OAHMO	1.133
OH - Ashtabula (OH01)	Choice II	0.986
OH - BEACH CITY	NoProduct	1.250
OH - BEACH CITY	TC	1.250
OH - BEACH CITY	TCHL	1.250
OH - BEACH CITY	OC	1.084
OH - BEACH CITY	MC	0.986
OH - BEACH CITY	EPO	0.986
OH - BEACH CITY	OAMC	0.986
OH - BEACH CITY	OAEP0	0.986
OH - BEACH CITY	Choice II	0.986
OH - BOWLING GREEN	NoProduct	1.250
OH - BOWLING GREEN	TC	1.250
OH - BOWLING GREEN	TCHL	1.250
OH - BOWLING GREEN	OC	1.084
OH - BOWLING GREEN	MC	0.986
OH - BOWLING GREEN	EPO	0.986
OH - BOWLING GREEN	OAMC	0.986
OH - BOWLING GREEN	OAEP0	0.986
OH - BOWLING GREEN	Choice II	0.986
OH - CAMBRIDGE	NoProduct	1.200
OH - CAMBRIDGE	TC	1.200

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - CAMBRIDGE	TCHL	1.200
OH - CAMBRIDGE	OC	1.197
OH - CAMBRIDGE	MC	1.197
OH - CAMBRIDGE	EPO	1.197
OH - CAMBRIDGE	OAMC	1.197
OH - CAMBRIDGE	OAEPO	1.197
OH - CAMBRIDGE	Choice II	1.197
OH - CANTON	NoProduct	1.250
OH - CANTON	TC	1.250
OH - CANTON	TCHL	1.250
OH - CANTON	OC	1.084
OH - CANTON	MC	0.986
OH - CANTON	EPO	0.986
OH - CANTON	OAMC	0.986
OH - CANTON	OAEPO	0.986
OH - CANTON	Choice II	0.986
OH - Canton / Stark (OH01)	QPOS	0.986
OH - Canton / Stark (OH01)	HMO	1.133
OH - Canton / Stark (OH01)	OAQPOS	0.986
OH - Canton / Stark (OH01)	OAHMO	1.133
OH - Canton / Stark (OH01)	Choice II	0.986
OH - Central Ohio (OH03)	QPOS	1.097
OH - Central Ohio (OH03)	QPOS	1.097
OH - Central Ohio (OH03)	HMO	1.197
OH - Central Ohio (OH03)	HMO	1.197
OH - Central Ohio (OH03)	OAQPOS	1.097
OH - Central Ohio (OH03)	OAQPOS	1.097
OH - Central Ohio (OH03)	OAHMO	1.197
OH - Central Ohio (OH03)	OAHMO	1.197
OH - Central Ohio (OH03)	Choice II	1.197
OH - Central Ohio (OH03)	Choice II	1.197
OH - CINCINNATI	NoProduct	1.150
OH - CINCINNATI	TC	1.150
OH - CINCINNATI	TCHL	1.150
OH - CINCINNATI	OC	0.944
OH - CINCINNATI	MC	0.993
OH - CINCINNATI	EPO	0.993
OH - CINCINNATI	OAMC	0.993
OH - CINCINNATI	OAEPO	0.993
OH - CINCINNATI	Choice II	0.993
OH - Cincinnati (OH02)	QPOS	0.894
OH - Cincinnati (OH02)	HMO	0.993
OH - Cincinnati (OH02)	OAQPOS	0.894
OH - Cincinnati (OH02)	OAHMO	0.993
OH - Cincinnati (OH02)	Choice II	0.993
OH - Cntrl Columbus (OH03)	QPOS	1.097
OH - Cntrl Columbus (OH03)	HMO	1.197
OH - Cntrl Columbus (OH03)	OAQPOS	1.097

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - Cntrl Columbus (OH03)	OAHMO	1.197
OH - Cntrl Columbus (OH03)	Choice II	1.197
OH - Columbus (OH03)	QPOS	1.097
OH - Columbus (OH03)	HMO	1.197
OH - Columbus (OH03)	OAQPOS	1.097
OH - Columbus (OH03)	OAHMO	1.197
OH - Columbus (OH03)	Choice II	1.197
OH - CONVOY	NoProduct	1.250
OH - CONVOY	TC	1.250
OH - CONVOY	TCHL	1.250
OH - CONVOY	OC	1.084
OH - CONVOY	MC	0.986
OH - CONVOY	EPO	0.986
OH - CONVOY	OAMC	0.986
OH - CONVOY	OAEP0	0.986
OH - CONVOY	Choice II	0.986
OH - DAYTON	NoProduct	1.150
OH - DAYTON	TC	1.150
OH - DAYTON	TCHL	1.150
OH - DAYTON	OC	0.944
OH - DAYTON	MC	0.993
OH - DAYTON	EPO	0.993
OH - DAYTON	OAMC	0.993
OH - DAYTON	OAEP0	0.993
OH - DAYTON	Choice II	0.993
OH - Dayton (OH02)	QPOS	0.894
OH - Dayton (OH02)	HMO	0.993
OH - Dayton (OH02)	OAQPOS	0.894
OH - Dayton (OH02)	OAHMO	0.993
OH - Dayton (OH02)	Choice II	0.993
OH - East Cincinatti (OH02)	QPOS	0.894
OH - East Cincinatti (OH02)	HMO	0.993
OH - East Cincinatti (OH02)	OAQPOS	0.894
OH - East Cincinatti (OH02)	OAHMO	0.993
OH - East Cincinatti (OH02)	Choice II	0.993
OH - East Columbus (OH03)	QPOS	1.097
OH - East Columbus (OH03)	HMO	1.197
OH - East Columbus (OH03)	OAQPOS	1.097
OH - East Columbus (OH03)	OAHMO	1.197
OH - East Columbus (OH03)	Choice II	1.197
OH - East Cuyahoga (OH01)	QPOS	0.986
OH - East Cuyahoga (OH01)	HMO	1.133
OH - East Cuyahoga (OH01)	OAQPOS	0.986
OH - East Cuyahoga (OH01)	OAHMO	1.133
OH - East Cuyahoga (OH01)	Choice II	0.986
OH - EUCLID	NoProduct	1.250
OH - EUCLID	TC	1.250
OH - EUCLID	TCHL	1.250

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - EUCLID	OC	1.084
OH - EUCLID	MC	0.986
OH - EUCLID	EPO	0.986
OH - EUCLID	OAMC	0.986
OH - EUCLID	OAEPO	0.986
OH - EUCLID	Choice II	0.986
OH - FINDLAY	NoProduct	1.250
OH - FINDLAY	TC	1.250
OH - FINDLAY	TCHL	1.250
OH - FINDLAY	OC	1.084
OH - FINDLAY	MC	0.986
OH - FINDLAY	EPO	0.986
OH - FINDLAY	OAMC	0.986
OH - FINDLAY	OAEPO	0.986
OH - FINDLAY	Choice II	0.986
OH - Geauga/Portgage (OH01)	QPOS	0.986
OH - Geauga/Portgage (OH01)	HMO	1.133
OH - Geauga/Portgage (OH01)	OAQPOS	0.986
OH - Geauga/Portgage (OH01)	OAHMO	1.133
OH - Geauga/Portgage (OH01)	Choice II	0.986
OH - Geauga/West Cuyahoga (OH01)	QPOS	0.986
OH - Geauga/West Cuyahoga (OH01)	HMO	1.133
OH - Geauga/West Cuyahoga (OH01)	OAQPOS	0.986
OH - Geauga/West Cuyahoga (OH01)	OAHMO	1.133
OH - Geauga/West Cuyahoga (OH01)	Choice II	0.986
OH - GIBONSBURG	NoProduct	1.250
OH - GIBONSBURG	TC	1.250
OH - GIBONSBURG	TCHL	1.250
OH - GIBONSBURG	OC	1.084
OH - GIBONSBURG	MC	0.986
OH - GIBONSBURG	EPO	0.986
OH - GIBONSBURG	OAMC	0.986
OH - GIBONSBURG	OAEPO	0.986
OH - GIBONSBURG	Choice II	0.986
OH - HILLSBORO	NoProduct	1.150
OH - HILLSBORO	TC	1.150
OH - HILLSBORO	TCHL	1.150
OH - HILLSBORO	OC	0.944
OH - HILLSBORO	MC	0.993
OH - HILLSBORO	EPO	0.993
OH - HILLSBORO	OAMC	0.993
OH - HILLSBORO	OAEPO	0.993
OH - HILLSBORO	Choice II	0.993
OH - JACKSON CENTER	NoProduct	1.150
OH - JACKSON CENTER	TC	1.150
OH - JACKSON CENTER	TCHL	1.150
OH - JACKSON CENTER	OC	0.944
OH - JACKSON CENTER	MC	0.993

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - JACKSON CENTER	EPO	0.993
OH - JACKSON CENTER	OAMC	0.993
OH - JACKSON CENTER	OAEPO	0.993
OH - JACKSON CENTER	Choice II	0.993
OH - JOHNSTON	NoProduct	1.200
OH - JOHNSTON	TC	1.200
OH - JOHNSTON	TCHL	1.200
OH - JOHNSTON	OC	1.197
OH - JOHNSTON	MC	1.197
OH - JOHNSTON	EPO	1.197
OH - JOHNSTON	OAMC	1.197
OH - JOHNSTON	OAEPO	1.197
OH - JOHNSTON	Choice II	1.197
OH - KINGSTON	NoProduct	1.200
OH - KINGSTON	TC	1.200
OH - KINGSTON	TCHL	1.200
OH - KINGSTON	OC	1.197
OH - KINGSTON	MC	1.197
OH - KINGSTON	EPO	1.197
OH - KINGSTON	OAMC	1.197
OH - KINGSTON	OAEPO	1.197
OH - KINGSTON	Choice II	1.197
OH - Lake (OH01)	QPOS	0.986
OH - Lake (OH01)	HMO	1.133
OH - Lake (OH01)	OAQPOS	0.986
OH - Lake (OH01)	OAHMO	1.133
OH - Lake (OH01)	Choice II	0.986
OH - LAKEWOOD	NoProduct	1.250
OH - LAKEWOOD	TC	1.250
OH - LAKEWOOD	TCHL	1.250
OH - LAKEWOOD	OC	1.084
OH - LAKEWOOD	MC	0.986
OH - LAKEWOOD	EPO	0.986
OH - LAKEWOOD	OAMC	0.986
OH - LAKEWOOD	OAEPO	0.986
OH - LAKEWOOD	Choice II	0.986
OH - LORAIN	NoProduct	1.250
OH - LORAIN	TC	1.250
OH - LORAIN	TCHL	1.250
OH - LORAIN	OC	1.084
OH - LORAIN	MC	0.986
OH - LORAIN	EPO	0.986
OH - LORAIN	OAMC	0.986
OH - LORAIN	OAEPO	0.986
OH - LORAIN	Choice II	0.986
OH - Lorain (OH01)	QPOS	0.986
OH - Lorain (OH01)	HMO	1.133
OH - Lorain (OH01)	OAQPOS	0.986

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - Lorain (OH01)	OAHMO	1.133
OH - Lorain (OH01)	Choice II	0.986
OH - MIDDLEFIELD	NoProduct	1.250
OH - MIDDLEFIELD	TC	1.250
OH - MIDDLEFIELD	TCHL	1.250
OH - MIDDLEFIELD	OC	1.084
OH - MIDDLEFIELD	MC	0.986
OH - MIDDLEFIELD	EPO	0.986
OH - MIDDLEFIELD	OAMC	0.986
OH - MIDDLEFIELD	OAEPO	0.986
OH - MIDDLEFIELD	Choice II	0.986
OH - NE Toledo (OH04)	QPOS	0.986
OH - NE Toledo (OH04)	HMO	1.133
OH - NE Toledo (OH04)	OAQPOS	0.986
OH - NE Toledo (OH04)	OAHMO	1.133
OH - NE Toledo (OH04)	Choice II	0.986
OH - North Dayton (OH02)	QPOS	0.894
OH - North Dayton (OH02)	HMO	0.993
OH - North Dayton (OH02)	OAQPOS	0.894
OH - North Dayton (OH02)	OAHMO	0.993
OH - North Dayton (OH02)	Choice II	0.993
OH - Northeast Ohio (OH01)	QPOS	0.986
OH - Northeast Ohio (OH01)	QPOS	0.986
OH - Northeast Ohio (OH01)	HMO	1.133
OH - Northeast Ohio (OH01)	HMO	1.133
OH - Northeast Ohio (OH01)	OAQPOS	0.986
OH - Northeast Ohio (OH01)	OAQPOS	0.986
OH - Northeast Ohio (OH01)	OAHMO	1.133
OH - Northeast Ohio (OH01)	OAHMO	1.133
OH - Northeast Ohio (OH01)	Choice II	0.986
OH - Northeast Ohio (OH01)	Choice II	0.986
OH - Northwest Ohio (OH04)	QPOS	0.986
OH - Northwest Ohio (OH04)	QPOS	0.986
OH - Northwest Ohio (OH04)	HMO	1.133
OH - Northwest Ohio (OH04)	HMO	1.133
OH - Northwest Ohio (OH04)	OAQPOS	0.986
OH - Northwest Ohio (OH04)	OAQPOS	0.986
OH - Northwest Ohio (OH04)	OAHMO	1.133
OH - Northwest Ohio (OH04)	OAHMO	1.133
OH - Northwest Ohio (OH04)	Choice II	0.986
OH - Northwest Ohio (OH04)	Choice II	0.986
OH - NORTHWESTERN OHIO	NoProduct	1.250
OH - NORTHWESTERN OHIO	TC	1.250
OH - NORTHWESTERN OHIO	TCHL	1.250
OH - NORTHWESTERN OHIO	OC	1.084
OH - NORTHWESTERN OHIO	MC	0.986
OH - NORTHWESTERN OHIO	EPO	0.986
OH - NORTHWESTERN OHIO	OAMC	0.986

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - NORTHWESTERN OHIO	OAEPO	0.986
OH - NORTHWESTERN OHIO	Choice II	0.986
OH - NW Toledo (OH04)	QPOS	0.986
OH - NW Toledo (OH04)	HMO	1.133
OH - NW Toledo (OH04)	OAQPOS	0.986
OH - NW Toledo (OH04)	OAHMO	1.133
OH - NW Toledo (OH04)	Choice II	0.986
OH - Outer NE Ohio (OH01)	QPOS	0.986
OH - Outer NE Ohio (OH01)	HMO	1.133
OH - Outer NE Ohio (OH01)	OAQPOS	0.986
OH - Outer NE Ohio (OH01)	OAHMO	1.133
OH - Outer NE Ohio (OH01)	Choice II	0.986
OH - POWATAN POINT	NoProduct	1.200
OH - POWATAN POINT	TC	1.200
OH - POWATAN POINT	TCHL	1.200
OH - POWATAN POINT	OC	1.197
OH - POWATAN POINT	MC	1.197
OH - POWATAN POINT	EPO	1.197
OH - POWATAN POINT	OAMC	1.197
OH - POWATAN POINT	OAEPO	1.197
OH - POWATAN POINT	Choice II	1.197
OH - RICHWOOD	NoProduct	1.200
OH - RICHWOOD	TC	1.200
OH - RICHWOOD	TCHL	1.200
OH - RICHWOOD	OC	1.197
OH - RICHWOOD	MC	1.197
OH - RICHWOOD	EPO	1.197
OH - RICHWOOD	OAMC	1.197
OH - RICHWOOD	OAEPO	1.197
OH - RICHWOOD	Choice II	1.197
OH - SANDUSKY	NoProduct	1.250
OH - SANDUSKY	TC	1.250
OH - SANDUSKY	TCHL	1.250
OH - SANDUSKY	OC	1.084
OH - SANDUSKY	MC	0.986
OH - SANDUSKY	EPO	0.986
OH - SANDUSKY	OAMC	0.986
OH - SANDUSKY	OAEPO	0.986
OH - SANDUSKY	Choice II	0.986
OH - SE Toldeo (OH04)	QPOS	0.986
OH - SE Toldeo (OH04)	HMO	1.133
OH - SE Toldeo (OH04)	OAQPOS	0.986
OH - SE Toldeo (OH04)	OAHMO	1.133
OH - SE Toldeo (OH04)	Choice II	0.986
OH - South Columbus (OH03)	QPOS	1.097
OH - South Columbus (OH03)	HMO	1.197
OH - South Columbus (OH03)	OAQPOS	1.097
OH - South Columbus (OH03)	OAHMO	1.197

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - South Columbus (OH03)	Choice II	1.197
OH - Southwest Ohio (OH02)	QPOS	0.894
OH - Southwest Ohio (OH02)	QPOS	0.894
OH - Southwest Ohio (OH02)	HMO	0.993
OH - Southwest Ohio (OH02)	HMO	0.993
OH - Southwest Ohio (OH02)	OAQPOS	0.894
OH - Southwest Ohio (OH02)	OAQPOS	0.894
OH - Southwest Ohio (OH02)	OAHMO	0.993
OH - Southwest Ohio (OH02)	OAHMO	0.993
OH - Southwest Ohio (OH02)	Choice II	0.993
OH - Southwest Ohio (OH02)	Choice II	0.993
OH - SUGAR CREEK	NoProduct	1.250
OH - SUGAR CREEK	TC	1.250
OH - SUGAR CREEK	TCHL	1.250
OH - SUGAR CREEK	OC	1.084
OH - SUGAR CREEK	MC	0.986
OH - SUGAR CREEK	EPO	0.986
OH - SUGAR CREEK	OAMC	0.986
OH - SUGAR CREEK	OAEPO	0.986
OH - SUGAR CREEK	Choice II	0.986
OH - SW Toledo (OH04)	QPOS	0.986
OH - SW Toledo (OH04)	HMO	1.133
OH - SW Toledo (OH04)	OAQPOS	0.986
OH - SW Toledo (OH04)	OAHMO	1.133
OH - SW Toledo (OH04)	Choice II	0.986
OH - Toldeo (OH04)	QPOS	0.986
OH - Toldeo (OH04)	HMO	1.133
OH - Toldeo (OH04)	OAQPOS	0.986
OH - Toldeo (OH04)	OAHMO	1.133
OH - Toldeo (OH04)	Choice II	0.986
OH - TORONTO	NoProduct	1.250
OH - TORONTO	TC	1.250
OH - TORONTO	TCHL	1.250
OH - TORONTO	OC	1.084
OH - TORONTO	MC	0.986
OH - TORONTO	EPO	0.986
OH - TORONTO	OAMC	0.986
OH - TORONTO	OAEPO	0.986
OH - TORONTO	Choice II	0.986
OH - Warren/Youngstown (OH01)	QPOS	0.986
OH - Warren/Youngstown (OH01)	HMO	1.133
OH - Warren/Youngstown (OH01)	OAQPOS	0.986
OH - Warren/Youngstown (OH01)	OAHMO	1.133
OH - Warren/Youngstown (OH01)	Choice II	0.986
OH - WYANDOT	NoProduct	1.250
OH - WYANDOT	TC	1.250
OH - WYANDOT	TCHL	1.250
OH - WYANDOT	OC	1.084

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - WYANDOT	MC	0.986
OH - WYANDOT	EPO	0.986
OH - WYANDOT	OAMC	0.986
OH - WYANDOT	OAEPO	0.986
OH - WYANDOT	Choice II	0.986
OH - YOUNGSTOWN	NoProduct	1.250
OH - YOUNGSTOWN	TC	1.250
OH - YOUNGSTOWN	TCHL	1.250
OH - YOUNGSTOWN	OC	1.084
OH - YOUNGSTOWN	MC	0.986
OH - YOUNGSTOWN	EPO	0.986
OH - YOUNGSTOWN	OAMC	0.986
OH - YOUNGSTOWN	OAEPO	0.986
OH - YOUNGSTOWN	Choice II	0.986
OK - All Others OK	NoProduct	1.150
OK - All Others OK	TC	1.150
OK - All Others OK	TCHL	1.150
OK - All Others OK	OC	1.147
OK - All Others OK	MC	0.848
OK - All Others OK	EPO	0.848
OK - All Others OK	OAMC	0.848
OK - All Others OK	OAEPO	0.848
OK - All Others OK	Choice II	0.898
OK - ENID	NoProduct	1.150
OK - ENID	TC	1.150
OK - ENID	TCHL	1.150
OK - ENID	OC	1.147
OK - ENID	MC	0.848
OK - ENID	EPO	0.848
OK - ENID	OAMC	0.848
OK - ENID	OAEPO	0.848
OK - ENID	Choice II	0.898
OK - MUSKOGEE	NoProduct	1.150
OK - MUSKOGEE	TC	1.150
OK - MUSKOGEE	TCHL	1.150
OK - MUSKOGEE	OC	1.147
OK - MUSKOGEE	MC	0.848
OK - MUSKOGEE	EPO	0.848
OK - MUSKOGEE	OAMC	0.848
OK - MUSKOGEE	OAEPO	0.848
OK - MUSKOGEE	Choice II	0.898
OK - OK	NoProduct	1.150
OK - OK	TC	1.150
OK - OK	TCHL	1.150
OK - OK	OC	1.147
OK - OK	MC	0.848
OK - OK	EPO	0.848
OK - OK	OAMC	0.848

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OK - OK	OAEPO	0.848
OK - OK	Choice II	0.898
OK - OK City Urban Area	NoProduct	1.150
OK - OK City Urban Area	TC	1.150
OK - OK City Urban Area	TCHL	1.150
OK - OK City Urban Area	OC	1.147
OK - OK City Urban Area	MC	0.848
OK - OK City Urban Area	EPO	0.848
OK - OK City Urban Area	OAMC	0.848
OK - OK City Urban Area	OAEPO	0.848
OK - OK City Urban Area	Choice II	0.898
OK - OKLAHOMA CITY	NoProduct	1.300
OK - OKLAHOMA CITY	TC	1.300
OK - OKLAHOMA CITY	TCHL	1.300
OK - OKLAHOMA CITY	OC	1.297
OK - OKLAHOMA CITY	MC	0.898
OK - OKLAHOMA CITY	EPO	0.898
OK - OKLAHOMA CITY	OAMC	0.898
OK - OKLAHOMA CITY	OAEPO	0.898
OK - OKLAHOMA CITY	Choice II	0.998
OK - Oklahoma City (OK02)	QPOS	0.948
OK - Oklahoma City (OK02)	QPOS	0.948
OK - Oklahoma City (OK02)	HMO	0.948
OK - Oklahoma City (OK02)	HMO	0.948
OK - Oklahoma City (OK02)	OAQPOS	0.948
OK - Oklahoma City (OK02)	OAQPOS	0.948
OK - Oklahoma City (OK02)	OAHMO	0.948
OK - Oklahoma City (OK02)	OAHMO	0.948
OK - Oklahoma City (OK02)	Choice II	0.998
OK - Oklahoma City (OK02)	Choice II	0.998
OK - Oklahoma City MEPPO (OK02)	QPOS	0.948
OK - Oklahoma City MEPPO (OK02)	QPOS	0.948
OK - Oklahoma City MEPPO (OK02)	HMO	0.948
OK - Oklahoma City MEPPO (OK02)	HMO	0.948
OK - Oklahoma City MEPPO (OK02)	OAQPOS	0.948
OK - Oklahoma City MEPPO (OK02)	OAQPOS	0.948
OK - Oklahoma City MEPPO (OK02)	OAHMO	0.948
OK - Oklahoma City MEPPO (OK02)	OAHMO	0.948
OK - Oklahoma City MEPPO (OK02)	Choice II	0.998
OK - Oklahoma City MEPPO (OK02)	Choice II	0.998
OK - SEMINOLE/STILLWATER	NoProduct	1.150
OK - SEMINOLE/STILLWATER	TC	1.150
OK - SEMINOLE/STILLWATER	TCHL	1.150
OK - SEMINOLE/STILLWATER	OC	1.147
OK - SEMINOLE/STILLWATER	MC	0.848
OK - SEMINOLE/STILLWATER	EPO	0.848
OK - SEMINOLE/STILLWATER	OAMC	0.848
OK - SEMINOLE/STILLWATER	OAEPO	0.848

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OK - SEMINOLE/STILLWATER	Choice II	0.898
OK - TULSA	NoProduct	1.150
OK - TULSA	TC	1.150
OK - TULSA	TCHL	1.150
OK - TULSA	OC	1.147
OK - TULSA	MC	0.848
OK - TULSA	EPO	0.848
OK - TULSA	OAMC	0.848
OK - TULSA	OAEPO	0.848
OK - TULSA	Choice II	0.898
OK - Tulsa (OK01)	QPOS	0.898
OK - Tulsa (OK01)	QPOS	0.898
OK - Tulsa (OK01)	HMO	0.898
OK - Tulsa (OK01)	HMO	0.898
OK - Tulsa (OK01)	OAQPOS	0.898
OK - Tulsa (OK01)	OAQPOS	0.898
OK - Tulsa (OK01)	OAHMO	0.898
OK - Tulsa (OK01)	OAHMO	0.898
OK - Tulsa (OK01)	Choice II	0.898
OK - Tulsa (OK01)	Choice II	0.898
OK - Tulsa MEPPPO (OK01)	QPOS	0.898
OK - Tulsa MEPPPO (OK01)	QPOS	0.898
OK - Tulsa MEPPPO (OK01)	HMO	0.898
OK - Tulsa MEPPPO (OK01)	HMO	0.898
OK - Tulsa MEPPPO (OK01)	OAQPOS	0.898
OK - Tulsa MEPPPO (OK01)	OAQPOS	0.898
OK - Tulsa MEPPPO (OK01)	OAHMO	0.898
OK - Tulsa MEPPPO (OK01)	OAHMO	0.898
OK - Tulsa MEPPPO (OK01)	Choice II	0.898
OK - Tulsa MEPPPO (OK01)	Choice II	0.898
OK - Tulsa Urban Area	NoProduct	1.150
OK - Tulsa Urban Area	TC	1.150
OK - Tulsa Urban Area	TCHL	1.150
OK - Tulsa Urban Area	OC	1.147
OK - Tulsa Urban Area	MC	0.848
OK - Tulsa Urban Area	EPO	0.848
OK - Tulsa Urban Area	OAMC	0.848
OK - Tulsa Urban Area	OAEPO	0.848
OK - Tulsa Urban Area	Choice II	0.898
OK - WOODWARD	NoProduct	1.150
OK - WOODWARD	TC	1.150
OK - WOODWARD	TCHL	1.150
OK - WOODWARD	OC	1.147
OK - WOODWARD	MC	0.848
OK - WOODWARD	EPO	0.848
OK - WOODWARD	OAMC	0.848
OK - WOODWARD	OAEPO	0.848
OK - WOODWARD	Choice II	0.898

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OR - Astoria/Coos Bay	NoProduct	0.750
OR - Astoria/Coos Bay	TC	0.750
OR - Astoria/Coos Bay	TCHL	0.750
OR - Astoria/Coos Bay	OC	0.692
OR - Astoria/Coos Bay	MC	0.692
OR - Astoria/Coos Bay	EPO	0.692
OR - Astoria/Coos Bay	OAMC	0.692
OR - Astoria/Coos Bay	OAEP0	0.692
OR - Astoria/Coos Bay	Choice II	0.692
OR - Beaverton	NoProduct	0.750
OR - Beaverton	TC	0.750
OR - Beaverton	TCHL	0.750
OR - Beaverton	OC	0.692
OR - Beaverton	MC	0.692
OR - Beaverton	EPO	0.692
OR - Beaverton	OAMC	0.692
OR - Beaverton	OAEP0	0.692
OR - Beaverton	Choice II	0.692
OR - Bend	NoProduct	0.750
OR - Bend	TC	0.750
OR - Bend	TCHL	0.750
OR - Bend	OC	0.692
OR - Bend	MC	0.692
OR - Bend	EPO	0.692
OR - Bend	OAMC	0.692
OR - Bend	OAEP0	0.692
OR - Bend	Choice II	0.692
OR - EastPortland	NoProduct	0.750
OR - EastPortland	TC	0.750
OR - EastPortland	TCHL	0.750
OR - EastPortland	OC	0.692
OR - EastPortland	MC	0.692
OR - EastPortland	EPO	0.692
OR - EastPortland	OAMC	0.692
OR - EastPortland	OAEP0	0.692
OR - EastPortland	Choice II	0.692
OR - Eugene	NoProduct	0.750
OR - Eugene	TC	0.750
OR - Eugene	TCHL	0.750
OR - Eugene	OC	0.692
OR - Eugene	MC	0.692
OR - Eugene	EPO	0.692
OR - Eugene	OAMC	0.692
OR - Eugene	OAEP0	0.692
OR - Eugene	Choice II	0.692
OR - Gresham	NoProduct	0.750
OR - Gresham	TC	0.750
OR - Gresham	TCHL	0.750

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OR - Gresham	OC	0.692
OR - Gresham	MC	0.692
OR - Gresham	EPO	0.692
OR - Gresham	OAMC	0.692
OR - Gresham	OAEPO	0.692
OR - Gresham	Choice II	0.692
OR - Hillsboro	NoProduct	0.750
OR - Hillsboro	TC	0.750
OR - Hillsboro	TCHL	0.750
OR - Hillsboro	OC	0.692
OR - Hillsboro	MC	0.692
OR - Hillsboro	EPO	0.692
OR - Hillsboro	OAMC	0.692
OR - Hillsboro	OAEPO	0.692
OR - Hillsboro	Choice II	0.692
OR - McMinnville	NoProduct	0.750
OR - McMinnville	TC	0.750
OR - McMinnville	TCHL	0.750
OR - McMinnville	OC	0.692
OR - McMinnville	MC	0.692
OR - McMinnville	EPO	0.692
OR - McMinnville	OAMC	0.692
OR - McMinnville	OAEPO	0.692
OR - McMinnville	Choice II	0.692
OR - Medford	NoProduct	0.750
OR - Medford	TC	0.750
OR - Medford	TCHL	0.750
OR - Medford	OC	0.692
OR - Medford	MC	0.692
OR - Medford	EPO	0.692
OR - Medford	OAMC	0.692
OR - Medford	OAEPO	0.692
OR - Medford	Choice II	0.692
OR - Milwaukie	NoProduct	0.750
OR - Milwaukie	TC	0.750
OR - Milwaukie	TCHL	0.750
OR - Milwaukie	OC	0.692
OR - Milwaukie	MC	0.692
OR - Milwaukie	EPO	0.692
OR - Milwaukie	OAMC	0.692
OR - Milwaukie	OAEPO	0.692
OR - Milwaukie	Choice II	0.692
OR - Newberg	NoProduct	0.750
OR - Newberg	TC	0.750
OR - Newberg	TCHL	0.750
OR - Newberg	OC	0.692
OR - Newberg	MC	0.692
OR - Newberg	EPO	0.692

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OR - Newberg	OAMC	0.692
OR - Newberg	OAEP0	0.692
OR - Newberg	Choice II	0.692
OR - OON OR	NoProduct	0.750
OR - OON OR	TC	0.750
OR - OON OR	TCHL	0.750
OR - OON OR	OC	0.692
OR - OON OR	MC	0.692
OR - OON OR	EPO	0.692
OR - OON OR	OAMC	0.692
OR - OON OR	OAEP0	0.692
OR - OON OR	Choice II	0.692
OR - OON OR	NoProduct	0.750
OR - OON OR	TC	0.750
OR - OON OR	TCHL	0.750
OR - OON OR	OC	0.692
OR - OON OR	MC	0.692
OR - OON OR	EPO	0.692
OR - OON OR	OAMC	0.692
OR - OON OR	OAEP0	0.692
OR - OON OR	Choice II	0.692
OR - Oregon City	NoProduct	0.750
OR - Oregon City	TC	0.750
OR - Oregon City	TCHL	0.750
OR - Oregon City	OC	0.692
OR - Oregon City	MC	0.692
OR - Oregon City	EPO	0.692
OR - Oregon City	OAMC	0.692
OR - Oregon City	OAEP0	0.692
OR - Oregon City	Choice II	0.692
OR - Other OR	NoProduct	0.750
OR - Other OR	TC	0.750
OR - Other OR	TCHL	0.750
OR - Other OR	OC	0.692
OR - Other OR	MC	0.692
OR - Other OR	EPO	0.692
OR - Other OR	OAMC	0.692
OR - Other OR	OAEP0	0.692
OR - Other OR	Choice II	0.692
OR - Portland	NoProduct	0.750
OR - Portland	TC	0.750
OR - Portland	TCHL	0.750
OR - Portland	OC	0.692
OR - Portland	MC	0.692
OR - Portland	EPO	0.692
OR - Portland	OAMC	0.692
OR - Portland	OAEP0	0.692
OR - Portland	Choice II	0.692

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OR - Salem	NoProduct	0.750
OR - Salem	TC	0.750
OR - Salem	TCHL	0.750
OR - Salem	OC	0.692
OR - Salem	MC	0.692
OR - Salem	EPO	0.692
OR - Salem	OAMC	0.692
OR - Salem	OAEP0	0.692
OR - Salem	Choice II	0.692
OR - Tualatin	NoProduct	0.750
OR - Tualatin	TC	0.750
OR - Tualatin	TCHL	0.750
OR - Tualatin	OC	0.692
OR - Tualatin	MC	0.692
OR - Tualatin	EPO	0.692
OR - Tualatin	OAMC	0.692
OR - Tualatin	OAEP0	0.692
OR - Tualatin	Choice II	0.692
PA - Adams (PA04)	QPOS	0.899
PA - Adams (PA04)	HMO	0.899
PA - Adams (PA04)	OAQPOS	0.899
PA - Adams (PA04)	OAHMO	0.899
PA - Adams (PA04)	Choice II	0.899
PA - All Others PA	NoProduct	0.900
PA - All Others PA	TC	0.900
PA - All Others PA	TCHL	0.900
PA - All Others PA	OC	0.899
PA - All Others PA	MC	0.849
PA - All Others PA	EPO	0.849
PA - All Others PA	OAMC	0.849
PA - All Others PA	OAEP0	0.849
PA - All Others PA	Choice II	0.899
PA - All Others PA	NoProduct	0.900
PA - All Others PA	TC	0.900
PA - All Others PA	TCHL	0.900
PA - All Others PA	OC	0.899
PA - All Others PA	MC	0.849
PA - All Others PA	EPO	0.849
PA - All Others PA	OAMC	0.849
PA - All Others PA	OAEP0	0.849
PA - All Others PA	Choice II	0.899
PA - Alleghany_Pitts	NoProduct	0.900
PA - Alleghany_Pitts	TC	0.900
PA - Alleghany_Pitts	TCHL	0.900
PA - Alleghany_Pitts	OC	0.834
PA - Alleghany_Pitts	MC	0.834
PA - Alleghany_Pitts	EPO	0.834
PA - Alleghany_Pitts	OAMC	0.834

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Alleghany_Pitts	OAEPO	0.834
PA - Alleghany_Pitts	Choice II	0.834
PA - Allegheny (PA03)	QPOS	0.834
PA - Allegheny (PA03)	HMO	0.834
PA - Allegheny (PA03)	OAQPOS	0.834
PA - Allegheny (PA03)	OAHMO	0.834
PA - Allegheny (PA03)	Choice II	0.834
PA - ALLENTOWN/BETHLEHEM	NoProduct	0.900
PA - ALLENTOWN/BETHLEHEM	TC	0.900
PA - ALLENTOWN/BETHLEHEM	TCHL	0.900
PA - ALLENTOWN/BETHLEHEM	OC	0.899
PA - ALLENTOWN/BETHLEHEM	MC	0.849
PA - ALLENTOWN/BETHLEHEM	EPO	0.849
PA - ALLENTOWN/BETHLEHEM	OAMC	0.849
PA - ALLENTOWN/BETHLEHEM	OAEPO	0.849
PA - ALLENTOWN/BETHLEHEM	Choice II	0.899
PA - Armstrong (PA03)	QPOS	0.834
PA - Armstrong (PA03)	HMO	0.834
PA - Armstrong (PA03)	OAQPOS	0.834
PA - Armstrong (PA03)	OAHMO	0.834
PA - Armstrong (PA03)	Choice II	0.834
PA - Beaver (PA03)	QPOS	0.834
PA - Beaver (PA03)	HMO	0.834
PA - Beaver (PA03)	OAQPOS	0.834
PA - Beaver (PA03)	OAHMO	0.834
PA - Beaver (PA03)	Choice II	0.834
PA - Bedford (PA03)	QPOS	0.834
PA - Bedford (PA03)	HMO	0.834
PA - Bedford (PA03)	OAQPOS	0.834
PA - Bedford (PA03)	OAHMO	0.834
PA - Bedford (PA03)	Choice II	0.834
PA - BERKS	NoProduct	0.900
PA - BERKS	TC	0.900
PA - BERKS	TCHL	0.900
PA - BERKS	OC	0.900
PA - BERKS	MC	0.850
PA - BERKS	EPO	0.850
PA - BERKS	OAMC	0.850
PA - BERKS	OAEPO	0.850
PA - BERKS	Choice II	0.900
PA - Berks (PA05)	QPOS	0.900
PA - Berks (PA05)	HMO	0.900
PA - Berks (PA05)	OAQPOS	0.900
PA - Berks (PA05)	OAHMO	0.900
PA - Berks (PA05)	Choice II	0.900
PA - Berks County, PA (PA05)	QPOS	0.900
PA - Berks County, PA (PA05)	QPOS	0.900
PA - Berks County, PA (PA05)	HMO	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Berks County, PA (PA05)	HMO	0.900
PA - Berks County, PA (PA05)	OAQPOS	0.900
PA - Berks County, PA (PA05)	OAQPOS	0.900
PA - Berks County, PA (PA05)	OAHMO	0.900
PA - Berks County, PA (PA05)	OAHMO	0.900
PA - Berks County, PA (PA05)	Choice II	0.900
PA - Berks County, PA (PA05)	Choice II	0.900
PA - Blair (PA03)	QPOS	0.834
PA - Blair (PA03)	HMO	0.834
PA - Blair (PA03)	OAQPOS	0.834
PA - Blair (PA03)	OAHMO	0.834
PA - Blair (PA03)	Choice II	0.834
PA - Bradford (PA09)	QPOS	0.899
PA - Bradford (PA09)	HMO	0.899
PA - Bradford (PA09)	OAQPOS	0.899
PA - Bradford (PA09)	OAHMO	0.899
PA - Bradford (PA09)	Choice II	0.899
PA - Bucks (PA01)	QPOS	0.900
PA - Bucks (PA01)	HMO	1.100
PA - Bucks (PA01)	OAQPOS	0.900
PA - Bucks (PA01)	OAHMO	1.100
PA - Bucks (PA01)	Choice II	0.750
PA - Butler (PA03)	QPOS	0.834
PA - Butler (PA03)	HMO	0.834
PA - Butler (PA03)	OAQPOS	0.834
PA - Butler (PA03)	OAHMO	0.834
PA - Butler (PA03)	Choice II	0.834
PA - Cambria (PA03)	QPOS	0.834
PA - Cambria (PA03)	HMO	0.834
PA - Cambria (PA03)	OAQPOS	0.834
PA - Cambria (PA03)	OAHMO	0.834
PA - Cambria (PA03)	Choice II	0.834
PA - Carbon (PA05)	QPOS	0.900
PA - Carbon (PA05)	HMO	0.900
PA - Carbon (PA05)	OAQPOS	0.900
PA - Carbon (PA05)	OAHMO	0.900
PA - Carbon (PA05)	Choice II	0.900
PA - Central PA (PA04) - Rating Area 1	QPOS	0.899
PA - Central PA (PA04) - Rating Area 1	QPOS	0.899
PA - Central PA (PA04) - Rating Area 1	HMO	0.899
PA - Central PA (PA04) - Rating Area 1	HMO	0.899
PA - Central PA (PA04) - Rating Area 1	OAQPOS	0.899
PA - Central PA (PA04) - Rating Area 1	OAQPOS	0.899
PA - Central PA (PA04) - Rating Area 1	OAHMO	0.899
PA - Central PA (PA04) - Rating Area 1	OAHMO	0.899
PA - Central PA (PA04) - Rating Area 1	Choice II	0.899
PA - Central PA (PA04) - Rating Area 1	Choice II	0.899
PA - Central PA (PA04) Rating Area 1	QPOS	0.899

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Central PA (PA04) Rating Area 1	QPOS	0.899
PA - Central PA (PA04) Rating Area 1	HMO	0.899
PA - Central PA (PA04) Rating Area 1	HMO	0.899
PA - Central PA (PA04) Rating Area 1	OAQPOS	0.899
PA - Central PA (PA04) Rating Area 1	OAQPOS	0.899
PA - Central PA (PA04) Rating Area 1	OAHMO	0.899
PA - Central PA (PA04) Rating Area 1	OAHMO	0.899
PA - Central PA (PA04) Rating Area 1	Choice II	0.899
PA - Central PA (PA04) Rating Area 1	Choice II	0.899
PA - Central PA (PA04) Rating Area 2	QPOS	0.899
PA - Central PA (PA04) Rating Area 2	QPOS	0.899
PA - Central PA (PA04) Rating Area 2	HMO	0.899
PA - Central PA (PA04) Rating Area 2	HMO	0.899
PA - Central PA (PA04) Rating Area 2	OAQPOS	0.899
PA - Central PA (PA04) Rating Area 2	OAQPOS	0.899
PA - Central PA (PA04) Rating Area 2	OAHMO	0.899
PA - Central PA (PA04) Rating Area 2	OAHMO	0.899
PA - Central PA (PA04) Rating Area 2	Choice II	0.899
PA - Central PA (PA04) Rating Area 2	Choice II	0.899
PA - Chester (PA01)	QPOS	0.900
PA - Chester (PA01)	HMO	1.100
PA - Chester (PA01)	OAQPOS	0.900
PA - Chester (PA01)	OAHMO	1.100
PA - Chester (PA01)	Choice II	0.750
PA - Clarion (PA03)	QPOS	0.834
PA - Clarion (PA03)	HMO	0.834
PA - Clarion (PA03)	OAQPOS	0.834
PA - Clarion (PA03)	OAHMO	0.834
PA - Clarion (PA03)	Choice II	0.834
PA - Clinton (PA09)	QPOS	0.899
PA - Clinton (PA09)	HMO	0.899
PA - Clinton (PA09)	OAQPOS	0.899
PA - Clinton (PA09)	OAHMO	0.899
PA - Clinton (PA09)	Choice II	0.899
PA - Columbia (PA09)	QPOS	0.899
PA - Columbia (PA09)	HMO	0.899
PA - Columbia (PA09)	OAQPOS	0.899
PA - Columbia (PA09)	OAHMO	0.899
PA - Columbia (PA09)	Choice II	0.899
PA - Cumberland (PA04)	QPOS	0.899
PA - Cumberland (PA04)	HMO	0.899
PA - Cumberland (PA04)	OAQPOS	0.899
PA - Cumberland (PA04)	OAHMO	0.899
PA - Cumberland (PA04)	Choice II	0.899
PA - Dauphin (PA04)	QPOS	0.899
PA - Dauphin (PA04)	HMO	0.899
PA - Dauphin (PA04)	OAQPOS	0.899
PA - Dauphin (PA04)	OAHMO	0.899

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Dauphin (PA04)	Choice II	0.899
PA - Delaware (PA01)	QPOS	0.900
PA - Delaware (PA01)	HMO	1.100
PA - Delaware (PA01)	OAQPOS	0.900
PA - Delaware (PA01)	OAHMO	1.100
PA - Delaware (PA01)	Choice II	0.750
PA - ERIE	NoProduct	0.900
PA - ERIE	TC	0.900
PA - ERIE	TCHL	0.900
PA - ERIE	OC	0.834
PA - ERIE	MC	0.834
PA - ERIE	EPO	0.834
PA - ERIE	OAMC	0.834
PA - ERIE	OAEPO	0.834
PA - ERIE	Choice II	0.834
PA - Erie (PA07)	QPOS	0.834
PA - Erie (PA07)	HMO	0.834
PA - Erie (PA07)	OAQPOS	0.834
PA - Erie (PA07)	OAHMO	0.834
PA - Erie (PA07)	Choice II	0.834
PA - ERIE Indemnity	NoProduct	1.050
PA - ERIE Indemnity	TC	1.050
PA - ERIE Indemnity	TCHL	1.050
PA - ERIE Indemnity	OC	0.850
PA - ERIE Indemnity	MC	0.750
PA - ERIE Indemnity	EPO	0.750
PA - ERIE Indemnity	OAMC	0.750
PA - ERIE Indemnity	OAEPO	0.750
PA - ERIE Indemnity	Choice II	0.750
PA - Fayette (PA03)	QPOS	0.834
PA - Fayette (PA03)	HMO	0.834
PA - Fayette (PA03)	OAQPOS	0.834
PA - Fayette (PA03)	OAHMO	0.834
PA - Fayette (PA03)	Choice II	0.834
PA - FAYETTE/WMORLND	NoProduct	0.900
PA - FAYETTE/WMORLND	TC	0.900
PA - FAYETTE/WMORLND	TCHL	0.900
PA - FAYETTE/WMORLND	OC	0.834
PA - FAYETTE/WMORLND	MC	0.834
PA - FAYETTE/WMORLND	EPO	0.834
PA - FAYETTE/WMORLND	OAMC	0.834
PA - FAYETTE/WMORLND	OAEPO	0.834
PA - FAYETTE/WMORLND	Choice II	0.834
PA - Franklin (PA04)	QPOS	0.899
PA - Franklin (PA04)	HMO	0.899
PA - Franklin (PA04)	OAQPOS	0.899
PA - Franklin (PA04)	OAHMO	0.899
PA - Franklin (PA04)	Choice II	0.899

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Fulton (PA04)	QPOS	0.899
PA - Fulton (PA04)	HMO	0.899
PA - Fulton (PA04)	OAQPOS	0.899
PA - Fulton (PA04)	OAHMO	0.899
PA - Fulton (PA04)	Choice II	0.899
PA - Greene (PA03)	QPOS	0.834
PA - Greene (PA03)	HMO	0.834
PA - Greene (PA03)	OAQPOS	0.834
PA - Greene (PA03)	OAHMO	0.834
PA - Greene (PA03)	Choice II	0.834
PA - HARRISBURG/READING	NoProduct	0.900
PA - HARRISBURG/READING	TC	0.900
PA - HARRISBURG/READING	TCHL	0.900
PA - HARRISBURG/READING	OC	0.899
PA - HARRISBURG/READING	MC	0.849
PA - HARRISBURG/READING	EPO	0.849
PA - HARRISBURG/READING	OAMC	0.849
PA - HARRISBURG/READING	OAEPO	0.849
PA - HARRISBURG/READING	Choice II	0.899
PA - Indiana (PA03)	QPOS	0.834
PA - Indiana (PA03)	HMO	0.834
PA - Indiana (PA03)	OAQPOS	0.834
PA - Indiana (PA03)	OAHMO	0.834
PA - Indiana (PA03)	Choice II	0.834
PA - Jefferson (PA07)	QPOS	0.834
PA - Jefferson (PA07)	HMO	0.834
PA - Jefferson (PA07)	OAQPOS	0.834
PA - Jefferson (PA07)	OAHMO	0.834
PA - Jefferson (PA07)	Choice II	0.834
PA - Lackawanna (PA09)	QPOS	0.899
PA - Lackawanna (PA09)	HMO	0.899
PA - Lackawanna (PA09)	OAQPOS	0.899
PA - Lackawanna (PA09)	OAHMO	0.899
PA - Lackawanna (PA09)	Choice II	0.899
PA - Lancaster (PA04)	QPOS	0.899
PA - Lancaster (PA04)	HMO	0.899
PA - Lancaster (PA04)	OAQPOS	0.899
PA - Lancaster (PA04)	OAHMO	0.899
PA - Lancaster (PA04)	Choice II	0.899
PA - Lawrence (PA03)	QPOS	0.834
PA - Lawrence (PA03)	HMO	0.834
PA - Lawrence (PA03)	OAQPOS	0.834
PA - Lawrence (PA03)	OAHMO	0.834
PA - Lawrence (PA03)	Choice II	0.834
PA - Lebanon (PA04)	QPOS	0.899
PA - Lebanon (PA04)	HMO	0.899
PA - Lebanon (PA04)	OAQPOS	0.899
PA - Lebanon (PA04)	OAHMO	0.899

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Lebanon (PA04)	Choice II	0.899
PA - LEHIGH	NoProduct	0.900
PA - LEHIGH	TC	0.900
PA - LEHIGH	TCHL	0.900
PA - LEHIGH	OC	0.899
PA - LEHIGH	MC	0.849
PA - LEHIGH	EPO	0.849
PA - LEHIGH	OAMC	0.849
PA - LEHIGH	OAEPO	0.849
PA - LEHIGH	Choice II	0.899
PA - Lehigh (PA01)	QPOS	0.900
PA - Lehigh (PA01)	HMO	1.100
PA - Lehigh (PA01)	OAQPOS	0.900
PA - Lehigh (PA01)	OAHMO	1.100
PA - Lehigh (PA01)	Choice II	0.750
PA - Luzerne (PA09)	QPOS	0.899
PA - Luzerne (PA09)	HMO	0.899
PA - Luzerne (PA09)	OAQPOS	0.899
PA - Luzerne (PA09)	OAHMO	0.899
PA - Luzerne (PA09)	Choice II	0.899
PA - Lycoming (PA09)	QPOS	0.899
PA - Lycoming (PA09)	HMO	0.899
PA - Lycoming (PA09)	OAQPOS	0.899
PA - Lycoming (PA09)	OAHMO	0.899
PA - Lycoming (PA09)	Choice II	0.899
PA - Mercer (PA07)	QPOS	0.834
PA - Mercer (PA07)	HMO	0.834
PA - Mercer (PA07)	OAQPOS	0.834
PA - Mercer (PA07)	OAHMO	0.834
PA - Mercer (PA07)	Choice II	0.834
PA - Monroe (PA05)	QPOS	0.900
PA - Monroe (PA05)	HMO	0.900
PA - Monroe (PA05)	OAQPOS	0.900
PA - Monroe (PA05)	OAHMO	0.900
PA - Monroe (PA05)	Choice II	0.900
PA - MONTGOMERY	NoProduct	1.050
PA - MONTGOMERY	TC	1.050
PA - MONTGOMERY	TCHL	1.050
PA - MONTGOMERY	OC	0.850
PA - MONTGOMERY	MC	0.750
PA - MONTGOMERY	EPO	0.750
PA - MONTGOMERY	OAMC	0.750
PA - MONTGOMERY	OAEPO	0.750
PA - MONTGOMERY	Choice II	0.750
PA - Montgomery (PA01)	QPOS	0.900
PA - Montgomery (PA01)	HMO	1.100
PA - Montgomery (PA01)	OAQPOS	0.900
PA - Montgomery (PA01)	OAHMO	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Montgomery (PA01)	Choice II	0.750
PA - NORRISTOWN	NoProduct	1.050
PA - NORRISTOWN	TC	1.050
PA - NORRISTOWN	TCHL	1.050
PA - NORRISTOWN	OC	0.850
PA - NORRISTOWN	MC	0.750
PA - NORRISTOWN	EPO	0.750
PA - NORRISTOWN	OAMC	0.750
PA - NORRISTOWN	OAEP0	0.750
PA - NORRISTOWN	Choice II	0.750
PA - Northampton (PA01)	QPOS	0.900
PA - Northampton (PA01)	HMO	1.100
PA - Northampton (PA01)	OAQPOS	0.900
PA - Northampton (PA01)	OAHMO	1.100
PA - Northampton (PA01)	Choice II	0.750
PA - Northeast PA (PA09)	QPOS	0.899
PA - Northeast PA (PA09)	QPOS	0.899
PA - Northeast PA (PA09)	HMO	0.899
PA - Northeast PA (PA09)	HMO	0.899
PA - Northeast PA (PA09)	OAQPOS	0.899
PA - Northeast PA (PA09)	OAQPOS	0.899
PA - Northeast PA (PA09)	OAHMO	0.899
PA - Northeast PA (PA09)	OAHMO	0.899
PA - Northeast PA (PA09)	Choice II	0.899
PA - Northeast PA (PA09)	Choice II	0.899
PA - NORTHEASTERN	NoProduct	0.900
PA - NORTHEASTERN	TC	0.900
PA - NORTHEASTERN	TCHL	0.900
PA - NORTHEASTERN	OC	0.899
PA - NORTHEASTERN	MC	0.849
PA - NORTHEASTERN	EPO	0.849
PA - NORTHEASTERN	OAMC	0.849
PA - NORTHEASTERN	OAEP0	0.849
PA - NORTHEASTERN	Choice II	0.899
PA - Northumberland (PA09)	QPOS	0.899
PA - Northumberland (PA09)	HMO	0.899
PA - Northumberland (PA09)	OAQPOS	0.899
PA - Northumberland (PA09)	OAHMO	0.899
PA - Northumberland (PA09)	Choice II	0.899
PA - Perry (PA04)	QPOS	0.899
PA - Perry (PA04)	HMO	0.899
PA - Perry (PA04)	OAQPOS	0.899
PA - Perry (PA04)	OAHMO	0.899
PA - Perry (PA04)	Choice II	0.899
PA - PHILADELPHIA	NoProduct	1.050
PA - PHILADELPHIA	TC	1.050
PA - PHILADELPHIA	TCHL	1.050
PA - PHILADELPHIA	OC	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - PHILADELPHIA	MC	0.750
PA - PHILADELPHIA	EPO	0.750
PA - PHILADELPHIA	OAMC	0.750
PA - PHILADELPHIA	OAEPO	0.750
PA - PHILADELPHIA	Choice II	0.750
PA - Philadelphia (PA01)	QPOS	0.900
PA - Philadelphia (PA01)	HMO	1.100
PA - Philadelphia (PA01)	OAQPOS	0.900
PA - Philadelphia (PA01)	OAHMO	1.100
PA - Philadelphia (PA01)	Choice II	0.750
PA - Pike (PA09)	QPOS	0.899
PA - Pike (PA09)	HMO	0.899
PA - Pike (PA09)	OAQPOS	0.899
PA - Pike (PA09)	OAHMO	0.899
PA - Pike (PA09)	Choice II	0.899
PA - PITTSBURGH	NoProduct	0.900
PA - PITTSBURGH	TC	0.900
PA - PITTSBURGH	TCHL	0.900
PA - PITTSBURGH	OC	0.834
PA - PITTSBURGH	MC	0.834
PA - PITTSBURGH	EPO	0.834
PA - PITTSBURGH	OAMC	0.834
PA - PITTSBURGH	OAEPO	0.834
PA - PITTSBURGH	Choice II	0.834
PA - Pittsburgh (PA03) Rating Area 1	QPOS	0.834
PA - Pittsburgh (PA03) Rating Area 1	QPOS	0.834
PA - Pittsburgh (PA03) Rating Area 1	HMO	0.834
PA - Pittsburgh (PA03) Rating Area 1	HMO	0.834
PA - Pittsburgh (PA03) Rating Area 1	OAQPOS	0.834
PA - Pittsburgh (PA03) Rating Area 1	OAQPOS	0.834
PA - Pittsburgh (PA03) Rating Area 1	OAHMO	0.834
PA - Pittsburgh (PA03) Rating Area 1	OAHMO	0.834
PA - Pittsburgh (PA03) Rating Area 1	Choice II	0.834
PA - Pittsburgh (PA03) Rating Area 1	Choice II	0.834
PA - Pittsburgh (PA03) Rating Area 2	QPOS	0.834
PA - Pittsburgh (PA03) Rating Area 2	QPOS	0.834
PA - Pittsburgh (PA03) Rating Area 2	HMO	0.834
PA - Pittsburgh (PA03) Rating Area 2	HMO	0.834
PA - Pittsburgh (PA03) Rating Area 2	OAQPOS	0.834
PA - Pittsburgh (PA03) Rating Area 2	OAQPOS	0.834
PA - Pittsburgh (PA03) Rating Area 2	OAHMO	0.834
PA - Pittsburgh (PA03) Rating Area 2	OAHMO	0.834
PA - Pittsburgh (PA03) Rating Area 2	Choice II	0.834
PA - Pittsburgh (PA03) Rating Area 2	Choice II	0.834
PA - Schuylkill (PA04)	QPOS	0.899
PA - Schuylkill (PA04)	HMO	0.899
PA - Schuylkill (PA04)	OAQPOS	0.899
PA - Schuylkill (PA04)	OAHMO	0.899

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Schuylkill (PA04)	Choice II	0.899
PA - SCRANTON	NoProduct	0.900
PA - SCRANTON	TC	0.900
PA - SCRANTON	TCHL	0.900
PA - SCRANTON	OC	0.899
PA - SCRANTON	MC	0.849
PA - SCRANTON	EPO	0.849
PA - SCRANTON	OAMC	0.849
PA - SCRANTON	OAEPO	0.849
PA - SCRANTON	Choice II	0.899
PA - Snyder (PA09)	QPOS	0.899
PA - Snyder (PA09)	HMO	0.899
PA - Snyder (PA09)	OAQPOS	0.899
PA - Snyder (PA09)	OAHMO	0.899
PA - Snyder (PA09)	Choice II	0.899
PA - Somerset (PA03)	QPOS	0.834
PA - Somerset (PA03)	HMO	0.834
PA - Somerset (PA03)	OAQPOS	0.834
PA - Somerset (PA03)	OAHMO	0.834
PA - Somerset (PA03)	Choice II	0.834
PA - Southeastern PA (PA01) Rating Area 1	QPOS	0.900
PA - Southeastern PA (PA01) Rating Area 1	QPOS	0.900
PA - Southeastern PA (PA01) Rating Area 1	HMO	1.100
PA - Southeastern PA (PA01) Rating Area 1	HMO	1.100
PA - Southeastern PA (PA01) Rating Area 1	OAQPOS	0.900
PA - Southeastern PA (PA01) Rating Area 1	OAQPOS	0.900
PA - Southeastern PA (PA01) Rating Area 1	OAHMO	1.100
PA - Southeastern PA (PA01) Rating Area 1	OAHMO	1.100
PA - Southeastern PA (PA01) Rating Area 1	Choice II	0.750
PA - Southeastern PA (PA01) Rating Area 1	Choice II	0.750
PA - Southeastern PA (PA01) Rating Area 2	QPOS	0.900
PA - Southeastern PA (PA01) Rating Area 2	QPOS	0.900
PA - Southeastern PA (PA01) Rating Area 2	HMO	1.100
PA - Southeastern PA (PA01) Rating Area 2	HMO	1.100
PA - Southeastern PA (PA01) Rating Area 2	OAQPOS	0.900
PA - Southeastern PA (PA01) Rating Area 2	OAQPOS	0.900
PA - Southeastern PA (PA01) Rating Area 2	OAHMO	1.100
PA - Southeastern PA (PA01) Rating Area 2	OAHMO	1.100
PA - Southeastern PA (PA01) Rating Area 2	Choice II	0.750
PA - Southeastern PA (PA01) Rating Area 2	Choice II	0.750
PA - Southeastern PA (PA01) Rating Area 3	QPOS	0.900
PA - Southeastern PA (PA01) Rating Area 3	QPOS	0.900
PA - Southeastern PA (PA01) Rating Area 3	HMO	1.100
PA - Southeastern PA (PA01) Rating Area 3	HMO	1.100
PA - Southeastern PA (PA01) Rating Area 3	OAQPOS	0.900
PA - Southeastern PA (PA01) Rating Area 3	OAQPOS	0.900
PA - Southeastern PA (PA01) Rating Area 3	OAHMO	1.100
PA - Southeastern PA (PA01) Rating Area 3	OAHMO	1.100

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Southeastern PA (PA01) Rating Area 3	Choice II	0.750
PA - Southeastern PA (PA01) Rating Area 3	Choice II	0.750
PA - Sullivan (PA09)	QPOS	0.899
PA - Sullivan (PA09)	HMO	0.899
PA - Sullivan (PA09)	OAQPOS	0.899
PA - Sullivan (PA09)	OAHMO	0.899
PA - Sullivan (PA09)	Choice II	0.899
PA - Susquehanna (PA09)	QPOS	0.899
PA - Susquehanna (PA09)	HMO	0.899
PA - Susquehanna (PA09)	OAQPOS	0.899
PA - Susquehanna (PA09)	OAHMO	0.899
PA - Susquehanna (PA09)	Choice II	0.899
PA - Venango (PA07)	QPOS	0.834
PA - Venango (PA07)	HMO	0.834
PA - Venango (PA07)	OAQPOS	0.834
PA - Venango (PA07)	OAHMO	0.834
PA - Venango (PA07)	Choice II	0.834
PA - Washington (PA03)	QPOS	0.834
PA - Washington (PA03)	HMO	0.834
PA - Washington (PA03)	OAQPOS	0.834
PA - Washington (PA03)	OAHMO	0.834
PA - Washington (PA03)	Choice II	0.834
PA - Wayne (PA09)	QPOS	0.899
PA - Wayne (PA09)	HMO	0.899
PA - Wayne (PA09)	OAQPOS	0.899
PA - Wayne (PA09)	OAHMO	0.899
PA - Wayne (PA09)	Choice II	0.899
PA - WEST CHESTER	NoProduct	1.050
PA - WEST CHESTER	TC	1.050
PA - WEST CHESTER	TCHL	1.050
PA - WEST CHESTER	OC	0.850
PA - WEST CHESTER	MC	0.750
PA - WEST CHESTER	EPO	0.750
PA - WEST CHESTER	OAMC	0.750
PA - WEST CHESTER	OAEPO	0.750
PA - WEST CHESTER	Choice II	0.750
PA - Western PA (PA07) Rating Area 1	QPOS	0.834
PA - Western PA (PA07) Rating Area 1	QPOS	0.834
PA - Western PA (PA07) Rating Area 1	HMO	0.834
PA - Western PA (PA07) Rating Area 1	HMO	0.834
PA - Western PA (PA07) Rating Area 1	OAQPOS	0.834
PA - Western PA (PA07) Rating Area 1	OAQPOS	0.834
PA - Western PA (PA07) Rating Area 1	OAHMO	0.834
PA - Western PA (PA07) Rating Area 1	OAHMO	0.834
PA - Western PA (PA07) Rating Area 1	Choice II	0.834
PA - Western PA (PA07) Rating Area 1	Choice II	0.834
PA - Western PA (PA07) Rating Area 2	QPOS	0.834
PA - Western PA (PA07) Rating Area 2	QPOS	0.834

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Western PA (PA07) Rating Area 2	HMO	0.834
PA - Western PA (PA07) Rating Area 2	HMO	0.834
PA - Western PA (PA07) Rating Area 2	OAQPOS	0.834
PA - Western PA (PA07) Rating Area 2	OAQPOS	0.834
PA - Western PA (PA07) Rating Area 2	OAHMO	0.834
PA - Western PA (PA07) Rating Area 2	OAHMO	0.834
PA - Western PA (PA07) Rating Area 2	Choice II	0.834
PA - Western PA (PA07) Rating Area 2	Choice II	0.834
PA - WESTERN PENN	NoProduct	0.900
PA - WESTERN PENN	TC	0.900
PA - WESTERN PENN	TCHL	0.900
PA - WESTERN PENN	OC	0.834
PA - WESTERN PENN	MC	0.834
PA - WESTERN PENN	EPO	0.834
PA - WESTERN PENN	OAMC	0.834
PA - WESTERN PENN	OAEPO	0.834
PA - WESTERN PENN	Choice II	0.834
PA - Westmoreland (PA03)	QPOS	0.834
PA - Westmoreland (PA03)	HMO	0.834
PA - Westmoreland (PA03)	OAQPOS	0.834
PA - Westmoreland (PA03)	OAHMO	0.834
PA - Westmoreland (PA03)	Choice II	0.834
PA - Wyoming (PA09)	QPOS	0.899
PA - Wyoming (PA09)	HMO	0.899
PA - Wyoming (PA09)	OAQPOS	0.899
PA - Wyoming (PA09)	OAHMO	0.899
PA - Wyoming (PA09)	Choice II	0.899
PA - York (PA04)	QPOS	0.899
PA - York (PA04)	HMO	0.899
PA - York (PA04)	OAQPOS	0.899
PA - York (PA04)	OAHMO	0.899
PA - York (PA04)	Choice II	0.899
PR - All Others PR	NoProduct	1.350
PR - All Others PR	TC	1.350
PR - All Others PR	TCHL	1.350
PR - All Others PR	OC	1.599
PR - All Others PR	MC	1.199
PR - All Others PR	EPO	1.199
PR - All Others PR	OAMC	1.199
PR - All Others PR	OAEPO	1.199
PR - All Others PR	Choice II	0.999
PR - All Others PR	NoProduct	1.350
PR - All Others PR	TC	1.350
PR - All Others PR	TCHL	1.350
PR - All Others PR	OC	1.599
PR - All Others PR	MC	1.199
PR - All Others PR	EPO	1.199
PR - All Others PR	OAMC	1.199

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PR - All Others PR	OAEPO	1.199
PR - All Others PR	Choice II	0.999
PW - Palau	NoProduct	1.000
PW - Palau	TC	1.000
PW - Palau	TCHL	1.000
PW - Palau	OC	1.000
PW - Palau	MC	1.000
PW - Palau	EPO	1.000
PW - Palau	OAMC	1.000
PW - Palau	OAEPO	1.000
PW - Palau	Choice II	1.000
RI - All Others RI	NoProduct	1.300
RI - All Others RI	TC	1.300
RI - All Others RI	TCHL	1.300
RI - All Others RI	OC	1.400
RI - All Others RI	MC	1.400
RI - All Others RI	EPO	1.400
RI - All Others RI	OAMC	1.400
RI - All Others RI	OAEPO	1.400
RI - All Others RI	Choice II	1.400
RI - All Others RI	NoProduct	1.300
RI - All Others RI	TC	1.300
RI - All Others RI	TCHL	1.300
RI - All Others RI	OC	1.400
RI - All Others RI	MC	1.400
RI - All Others RI	EPO	1.400
RI - All Others RI	OAMC	1.400
RI - All Others RI	OAEPO	1.400
RI - All Others RI	Choice II	1.400
RI - Rhode Island (RI30)	QPOS	1.050
RI - Rhode Island (RI30)	QPOS	1.050
RI - Rhode Island (RI30)	HMO	1.050
RI - Rhode Island (RI30)	HMO	1.050
RI - Rhode Island (RI30)	OAQPOS	1.050
RI - Rhode Island (RI30)	OAQPOS	1.050
RI - Rhode Island (RI30)	OAHMO	1.050
RI - Rhode Island (RI30)	OAHMO	1.050
RI - Rhode Island (RI30)	Choice II	0.900
RI - Rhode Island (RI30)	Choice II	0.900
SC - All Others SC	NoProduct	1.350
SC - All Others SC	TC	1.350
SC - All Others SC	TCHL	1.350
SC - All Others SC	OC	1.250
SC - All Others SC	MC	1.250
SC - All Others SC	EPO	1.250
SC - All Others SC	OAMC	1.250
SC - All Others SC	OAEPO	1.250
SC - All Others SC	Choice II	1.350

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
SC - Augusta/Aiken	NoProduct	1.100
SC - Augusta/Aiken	TC	1.100
SC - Augusta/Aiken	TCHL	1.100
SC - Augusta/Aiken	OC	1.150
SC - Augusta/Aiken	MC	1.050
SC - Augusta/Aiken	EPO	1.050
SC - Augusta/Aiken	OAMC	1.050
SC - Augusta/Aiken	OAEP0	1.050
SC - Augusta/Aiken	Choice II	1.000
SC - Central North Carolina	NoProduct	1.100
SC - Central North Carolina	TC	1.100
SC - Central North Carolina	TCHL	1.100
SC - Central North Carolina	OC	1.099
SC - Central North Carolina	MC	0.800
SC - Central North Carolina	EPO	0.800
SC - Central North Carolina	OAMC	0.800
SC - Central North Carolina	OAEP0	0.800
SC - Central North Carolina	Choice II	0.750
SC - CHARLESTON	NoProduct	1.350
SC - CHARLESTON	TC	1.350
SC - CHARLESTON	TCHL	1.350
SC - CHARLESTON	OC	1.250
SC - CHARLESTON	MC	1.250
SC - CHARLESTON	EPO	1.250
SC - CHARLESTON	OAMC	1.250
SC - CHARLESTON	OAEP0	1.250
SC - CHARLESTON	Choice II	1.350
SC - COLUMBIA	NoProduct	1.350
SC - COLUMBIA	TC	1.350
SC - COLUMBIA	TCHL	1.350
SC - COLUMBIA	OC	1.250
SC - COLUMBIA	MC	1.250
SC - COLUMBIA	EPO	1.250
SC - COLUMBIA	OAMC	1.250
SC - COLUMBIA	OAEP0	1.250
SC - COLUMBIA	Choice II	1.350
SC - Columbia (SC30)	QPOS	0.750
SC - Columbia (SC30)	QPOS	0.750
SC - Columbia (SC30)	HMO	0.750
SC - Columbia (SC30)	HMO	0.750
SC - Columbia (SC30)	OAQPOS	0.750
SC - Columbia (SC30)	OAQPOS	0.750
SC - Columbia (SC30)	OAHMO	0.750
SC - Columbia (SC30)	OAHMO	0.750
SC - Columbia (SC30)	Choice II	0.750
SC - Columbia (SC30)	Choice II	0.750
SC - Florence South Carolina	NoProduct	1.350
SC - Florence South Carolina	TC	1.350

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AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
SC - Florence South Carolina	TCHL	1.350
SC - Florence South Carolina	OC	1.250
SC - Florence South Carolina	MC	1.250
SC - Florence South Carolina	EPO	1.250
SC - Florence South Carolina	OAMC	1.250
SC - Florence South Carolina	OAEPO	1.250
SC - Florence South Carolina	Choice II	1.350
SC - GREENVILLE/SPARTANBURG	NoProduct	1.350
SC - GREENVILLE/SPARTANBURG	TC	1.350
SC - GREENVILLE/SPARTANBURG	TCHL	1.350
SC - GREENVILLE/SPARTANBURG	OC	1.250
SC - GREENVILLE/SPARTANBURG	MC	1.250
SC - GREENVILLE/SPARTANBURG	EPO	1.250
SC - GREENVILLE/SPARTANBURG	OAMC	1.250
SC - GREENVILLE/SPARTANBURG	OAEPO	1.250
SC - GREENVILLE/SPARTANBURG	Choice II	1.350
SC - SUMTER	NoProduct	1.350
SC - SUMTER	TC	1.350
SC - SUMTER	TCHL	1.350
SC - SUMTER	OC	1.250
SC - SUMTER	MC	1.250
SC - SUMTER	EPO	1.250
SC - SUMTER	OAMC	1.250
SC - SUMTER	OAEPO	1.250
SC - SUMTER	Choice II	1.350
SC - York commercial (NC29)	QPOS	0.750
SC - York commercial (NC29)	HMO	0.750
SC - York commercial (NC29)	OAQPOS	0.750
SC - York commercial (NC29)	OAHMO	0.750
SC - York commercial (NC29)	Choice II	0.750
SD - All Others SD	NoProduct	1.000
SD - All Others SD	TC	1.000
SD - All Others SD	TCHL	1.000
SD - All Others SD	OC	1.000
SD - All Others SD	MC	1.000
SD - All Others SD	EPO	1.000
SD - All Others SD	OAMC	1.000
SD - All Others SD	OAEPO	1.000
SD - All Others SD	Choice II	1.000
SD - All Others SD	NoProduct	1.000
SD - All Others SD	TC	1.000
SD - All Others SD	TCHL	1.000
SD - All Others SD	OC	1.000
SD - All Others SD	MC	1.000
SD - All Others SD	EPO	1.000
SD - All Others SD	OAMC	1.000
SD - All Others SD	OAEPO	1.000
SD - All Others SD	Choice II	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
So - utheast Wisconsin (WI30)	QPOS	0.997
So - utheast Wisconsin (WI30)	HMO	0.997
So - utheast Wisconsin (WI30)	OAQPOS	0.997
So - utheast Wisconsin (WI30)	OAHMO	0.997
So - utheast Wisconsin (WI30)	Choice II	1.047
TN - CHATTANOOGA	NoProduct	1.050
TN - CHATTANOOGA	TC	1.050
TN - CHATTANOOGA	TCHL	1.050
TN - CHATTANOOGA	OC	0.700
TN - CHATTANOOGA	MC	0.800
TN - CHATTANOOGA	EPO	0.800
TN - CHATTANOOGA	OAMC	0.800
TN - CHATTANOOGA	OAEPO	0.800
TN - CHATTANOOGA	Choice II	0.700
TN - Corpus Christi (TX05)	QPOS	0.950
TN - Corpus Christi (TX05)	QPOS	0.950
TN - Corpus Christi (TX05)	HMO	0.950
TN - Corpus Christi (TX05)	HMO	0.950
TN - Corpus Christi (TX05)	OAQPOS	0.950
TN - Corpus Christi (TX05)	OAQPOS	0.950
TN - Corpus Christi (TX05)	OAHMO	0.950
TN - Corpus Christi (TX05)	OAHMO	0.950
TN - Corpus Christi (TX05)	Choice II	0.950
TN - Corpus Christi (TX05)	Choice II	0.950
TN - EASTERN TN	NoProduct	1.050
TN - EASTERN TN	TC	1.050
TN - EASTERN TN	TCHL	1.050
TN - EASTERN TN	OC	0.700
TN - EASTERN TN	MC	0.800
TN - EASTERN TN	EPO	0.800
TN - EASTERN TN	OAMC	0.800
TN - EASTERN TN	OAEPO	0.800
TN - EASTERN TN	Choice II	0.700
TN - JACKSON	NoProduct	1.000
TN - JACKSON	TC	1.000
TN - JACKSON	TCHL	1.000
TN - JACKSON	OC	0.849
TN - JACKSON	MC	0.849
TN - JACKSON	EPO	0.849
TN - JACKSON	OAMC	0.849
TN - JACKSON	OAEPO	0.849
TN - JACKSON	Choice II	0.899
TN - JACKSON Non-HMO-Collar C1	NoProduct	1.000
TN - JACKSON Non-HMO-Collar C1	TC	1.000
TN - JACKSON Non-HMO-Collar C1	TCHL	1.000
TN - JACKSON Non-HMO-Collar C1	OC	0.849
TN - JACKSON Non-HMO-Collar C1	MC	0.849
TN - JACKSON Non-HMO-Collar C1	EPO	0.849

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TN - JACKSON Non-HMO-Collar C1	OAMC	0.849
TN - JACKSON Non-HMO-Collar C1	OAEP0	0.849
TN - JACKSON Non-HMO-Collar C1	Choice II	0.899
TN - KNOXVILLE	NoProduct	1.050
TN - KNOXVILLE	TC	1.050
TN - KNOXVILLE	TCHL	1.050
TN - KNOXVILLE	OC	0.700
TN - KNOXVILLE	MC	0.800
TN - KNOXVILLE	EPO	0.800
TN - KNOXVILLE	OAMC	0.800
TN - KNOXVILLE	OAEP0	0.800
TN - KNOXVILLE	Choice II	0.700
TN - MEMPHIS	NoProduct	1.000
TN - MEMPHIS	TC	1.000
TN - MEMPHIS	TCHL	1.000
TN - MEMPHIS	OC	0.849
TN - MEMPHIS	MC	0.849
TN - MEMPHIS	EPO	0.849
TN - MEMPHIS	OAMC	0.849
TN - MEMPHIS	OAEP0	0.849
TN - MEMPHIS	Choice II	0.899
TN - Memphis (TN02)	QPOS	0.849
TN - Memphis (TN02)	QPOS	0.849
TN - Memphis (TN02)	HMO	0.849
TN - Memphis (TN02)	HMO	0.849
TN - Memphis (TN02)	OAQPOS	0.849
TN - Memphis (TN02)	OAQPOS	0.849
TN - Memphis (TN02)	OAHMO	0.849
TN - Memphis (TN02)	OAHMO	0.849
TN - Memphis (TN02)	Choice II	0.899
TN - Memphis (TN02)	Choice II	0.899
TN - Memphis Collar B	NoProduct	1.000
TN - Memphis Collar B	TC	1.000
TN - Memphis Collar B	TCHL	1.000
TN - Memphis Collar B	OC	0.849
TN - Memphis Collar B	MC	0.849
TN - Memphis Collar B	EPO	0.849
TN - Memphis Collar B	OAMC	0.849
TN - Memphis Collar B	OAEP0	0.849
TN - Memphis Collar B	Choice II	0.899
TN - Memphis Collar A	NoProduct	1.000
TN - Memphis Collar A	TC	1.000
TN - Memphis Collar A	TCHL	1.000
TN - Memphis Collar A	OC	0.849
TN - Memphis Collar A	MC	0.849
TN - Memphis Collar A	EPO	0.849
TN - Memphis Collar A	OAMC	0.849
TN - Memphis Collar A	OAEP0	0.849

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TN - Memphis Collar A	Choice II	0.899
TN - Memphis Golden Choice (TN02)	QPOS	0.849
TN - Memphis Golden Choice (TN02)	QPOS	0.849
TN - Memphis Golden Choice (TN02)	HMO	0.849
TN - Memphis Golden Choice (TN02)	HMO	0.849
TN - Memphis Golden Choice (TN02)	OAQPOS	0.849
TN - Memphis Golden Choice (TN02)	OAQPOS	0.849
TN - Memphis Golden Choice (TN02)	OAHMO	0.849
TN - Memphis Golden Choice (TN02)	OAHMO	0.849
TN - Memphis Golden Choice (TN02)	Choice II	0.899
TN - Memphis Golden Choice (TN02)	Choice II	0.899
TN - MEMPHIS Non-HMO- Collar B1	NoProduct	1.000
TN - MEMPHIS Non-HMO- Collar B1	TC	1.000
TN - MEMPHIS Non-HMO- Collar B1	TCHL	1.000
TN - MEMPHIS Non-HMO- Collar B1	OC	0.849
TN - MEMPHIS Non-HMO- Collar B1	MC	0.849
TN - MEMPHIS Non-HMO- Collar B1	EPO	0.849
TN - MEMPHIS Non-HMO- Collar B1	OAMC	0.849
TN - MEMPHIS Non-HMO- Collar B1	OAEP0	0.849
TN - MEMPHIS Non-HMO- Collar B1	Choice II	0.899
TN - Nash Non-HMO-Collar A	NoProduct	1.050
TN - Nash Non-HMO-Collar A	TC	1.050
TN - Nash Non-HMO-Collar A	TCHL	1.050
TN - Nash Non-HMO-Collar A	OC	0.700
TN - Nash Non-HMO-Collar A	MC	0.800
TN - Nash Non-HMO-Collar A	EPO	0.800
TN - Nash Non-HMO-Collar A	OAMC	0.800
TN - Nash Non-HMO-Collar A	OAEP0	0.800
TN - Nash Non-HMO-Collar A	Choice II	0.700
TN - Nash Non-HMO-Collar B	NoProduct	1.050
TN - Nash Non-HMO-Collar B	TC	1.050
TN - Nash Non-HMO-Collar B	TCHL	1.050
TN - Nash Non-HMO-Collar B	OC	0.700
TN - Nash Non-HMO-Collar B	MC	0.800
TN - Nash Non-HMO-Collar B	EPO	0.800
TN - Nash Non-HMO-Collar B	OAMC	0.800
TN - Nash Non-HMO-Collar B	OAEP0	0.800
TN - Nash Non-HMO-Collar B	Choice II	0.700
TN - Nash Non-HMO-Collar C	NoProduct	1.050
TN - Nash Non-HMO-Collar C	TC	1.050
TN - Nash Non-HMO-Collar C	TCHL	1.050
TN - Nash Non-HMO-Collar C	OC	0.700
TN - Nash Non-HMO-Collar C	MC	0.800
TN - Nash Non-HMO-Collar C	EPO	0.800
TN - Nash Non-HMO-Collar C	OAMC	0.800
TN - Nash Non-HMO-Collar C	OAEP0	0.800
TN - Nash Non-HMO-Collar C	Choice II	0.700
TN - NASHVILLE	NoProduct	1.050

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TN - NASHVILLE	TC	1.050
TN - NASHVILLE	TCHL	1.050
TN - NASHVILLE	OC	0.700
TN - NASHVILLE	MC	0.800
TN - NASHVILLE	EPO	0.800
TN - NASHVILLE	OAMC	0.800
TN - NASHVILLE	OAEP0	0.800
TN - NASHVILLE	Choice II	0.700
TN - NASHVILLE COLLAR A	NoProduct	1.050
TN - NASHVILLE COLLAR A	TC	1.050
TN - NASHVILLE COLLAR A	TCHL	1.050
TN - NASHVILLE COLLAR A	OC	0.700
TN - NASHVILLE COLLAR A	MC	0.800
TN - NASHVILLE COLLAR A	EPO	0.800
TN - NASHVILLE COLLAR A	OAMC	0.800
TN - NASHVILLE COLLAR A	OAEP0	0.800
TN - NASHVILLE COLLAR A	Choice II	0.700
TN - Nashville Collar A (TN01)	QPOS	0.850
TN - Nashville Collar A (TN01)	HMO	0.850
TN - Nashville Collar A (TN01)	OAQPOS	0.850
TN - Nashville Collar A (TN01)	OAHMO	0.850
TN - Nashville Collar A (TN01)	Choice II	0.700
TN - NASHVILLE COLLAR B	NoProduct	1.050
TN - NASHVILLE COLLAR B	TC	1.050
TN - NASHVILLE COLLAR B	TCHL	1.050
TN - NASHVILLE COLLAR B	OC	0.700
TN - NASHVILLE COLLAR B	MC	0.800
TN - NASHVILLE COLLAR B	EPO	0.800
TN - NASHVILLE COLLAR B	OAMC	0.800
TN - NASHVILLE COLLAR B	OAEP0	0.800
TN - NASHVILLE COLLAR B	Choice II	0.700
TN - Nashville Collar B (TN01)	QPOS	0.850
TN - Nashville Collar B (TN01)	HMO	0.850
TN - Nashville Collar B (TN01)	OAQPOS	0.850
TN - Nashville Collar B (TN01)	OAHMO	0.850
TN - Nashville Collar B (TN01)	Choice II	0.700
TN - NASHVILLE COLLAR C	NoProduct	1.050
TN - NASHVILLE COLLAR C	TC	1.050
TN - NASHVILLE COLLAR C	TCHL	1.050
TN - NASHVILLE COLLAR C	OC	0.700
TN - NASHVILLE COLLAR C	MC	0.800
TN - NASHVILLE COLLAR C	EPO	0.800
TN - NASHVILLE COLLAR C	OAMC	0.800
TN - NASHVILLE COLLAR C	OAEP0	0.800
TN - NASHVILLE COLLAR C	Choice II	0.700
TN - Nashville Collar C (TN01)	QPOS	0.850
TN - Nashville Collar C (TN01)	HMO	0.850
TN - Nashville Collar C (TN01)	OAQPOS	0.850

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TN - Nashville Collar C (TN01)	OAHMO	0.850
TN - Nashville Collar C (TN01)	Choice II	0.700
TN - Nashville Golden Choice (TN01)	QPOS	0.850
TN - Nashville Golden Choice (TN01)	QPOS	0.850
TN - Nashville Golden Choice (TN01)	HMO	0.850
TN - Nashville Golden Choice (TN01)	HMO	0.850
TN - Nashville Golden Choice (TN01)	OAQPOS	0.850
TN - Nashville Golden Choice (TN01)	OAQPOS	0.850
TN - Nashville Golden Choice (TN01)	OAHMO	0.850
TN - Nashville Golden Choice (TN01)	OAHMO	0.850
TN - Nashville Golden Choice (TN01)	Choice II	0.700
TN - Nashville Golden Choice (TN01)	Choice II	0.700
TN - Nashville Golden Medicare (TN01)	QPOS	0.850
TN - Nashville Golden Medicare (TN01)	QPOS	0.850
TN - Nashville Golden Medicare (TN01)	HMO	0.850
TN - Nashville Golden Medicare (TN01)	HMO	0.850
TN - Nashville Golden Medicare (TN01)	OAQPOS	0.850
TN - Nashville Golden Medicare (TN01)	OAQPOS	0.850
TN - Nashville Golden Medicare (TN01)	OAHMO	0.850
TN - Nashville Golden Medicare (TN01)	OAHMO	0.850
TN - Nashville Golden Medicare (TN01)	Choice II	0.700
TN - Nashville Golden Medicare (TN01)	Choice II	0.700
TN - Nashville Metro (TN01)	QPOS	0.850
TN - Nashville Metro (TN01)	HMO	0.850
TN - Nashville Metro (TN01)	OAQPOS	0.850
TN - Nashville Metro (TN01)	OAHMO	0.850
TN - Nashville Metro (TN01)	Choice II	0.700
TN - TN - Memphis Collar A (TN02)	QPOS	0.849
TN - TN - Memphis Collar A (TN02)	HMO	0.849
TN - TN - Memphis Collar A (TN02)	OAQPOS	0.849
TN - TN - Memphis Collar A (TN02)	OAHMO	0.849
TN - TN - Memphis Collar A (TN02)	Choice II	0.899
TN - TN - Memphis Collar B (TN02)	QPOS	0.849
TN - TN - Memphis Collar B (TN02)	HMO	0.849
TN - TN - Memphis Collar B (TN02)	OAQPOS	0.849
TN - TN - Memphis Collar B (TN02)	OAHMO	0.849
TN - TN - Memphis Collar B (TN02)	Choice II	0.899
TN - TN - Memphis Metro (TN02)	QPOS	0.849
TN - TN - Memphis Metro (TN02)	HMO	0.849
TN - TN - Memphis Metro (TN02)	OAQPOS	0.849
TN - TN - Memphis Metro (TN02)	OAHMO	0.849
TN - TN - Memphis Metro (TN02)	Choice II	0.899
TN - TRI-CITIES	NoProduct	1.050
TN - TRI-CITIES	TC	1.050
TN - TRI-CITIES	TCHL	1.050
TN - TRI-CITIES	OC	0.700
TN - TRI-CITIES	MC	0.800
TN - TRI-CITIES	EPO	0.800

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TN - TRI-CITIES	OAMC	0.800
TN - TRI-CITIES	OAEPO	0.800
TN - TRI-CITIES	Choice II	0.700
TN - WESTERN TENNESSEE	NoProduct	1.000
TN - WESTERN TENNESSEE	TC	1.000
TN - WESTERN TENNESSEE	TCHL	1.000
TN - WESTERN TENNESSEE	OC	0.849
TN - WESTERN TENNESSEE	MC	0.849
TN - WESTERN TENNESSEE	EPO	0.849
TN - WESTERN TENNESSEE	OAMC	0.849
TN - WESTERN TENNESSEE	OAEPO	0.849
TN - WESTERN TENNESSEE	Choice II	0.899
TX - Abilene	NoProduct	1.300
TX - Abilene	TC	1.300
TX - Abilene	TCHL	1.300
TX - Abilene	OC	1.191
TX - Abilene	MC	0.993
TX - Abilene	EPO	0.993
TX - Abilene	OAMC	0.993
TX - Abilene	OAEPO	0.993
TX - Abilene	Choice II	1.241
TX - Abilene (TX31)	QPOS	1.241
TX - Abilene (TX31)	QPOS	1.241
TX - Abilene (TX31)	HMO	1.241
TX - Abilene (TX31)	HMO	1.241
TX - Abilene (TX31)	OAQPOS	1.241
TX - Abilene (TX31)	OAQPOS	1.241
TX - Abilene (TX31)	OAHMO	1.241
TX - Abilene (TX31)	OAHMO	1.241
TX - Abilene (TX31)	Choice II	1.241
TX - Abilene (TX31)	Choice II	1.241
TX - Abilene/Brownwood	NoProduct	1.300
TX - Abilene/Brownwood	TC	1.300
TX - Abilene/Brownwood	TCHL	1.300
TX - Abilene/Brownwood	OC	1.191
TX - Abilene/Brownwood	MC	0.993
TX - Abilene/Brownwood	EPO	0.993
TX - Abilene/Brownwood	OAMC	0.993
TX - Abilene/Brownwood	OAEPO	0.993
TX - Abilene/Brownwood	Choice II	1.241
TX - AMARILLO	NoProduct	1.300
TX - AMARILLO	TC	1.300
TX - AMARILLO	TCHL	1.300
TX - AMARILLO	OC	1.191
TX - AMARILLO	MC	0.993
TX - AMARILLO	EPO	0.993
TX - AMARILLO	OAMC	0.993
TX - AMARILLO	OAEPO	0.993

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - AMARILLO	Choice II	1.241
TX - Amarillo (TX31)	QPOS	1.241
TX - Amarillo (TX31)	QPOS	1.241
TX - Amarillo (TX31)	HMO	1.241
TX - Amarillo (TX31)	HMO	1.241
TX - Amarillo (TX31)	OAQPOS	1.241
TX - Amarillo (TX31)	OAQPOS	1.241
TX - Amarillo (TX31)	OAHMO	1.241
TX - Amarillo (TX31)	OAHMO	1.241
TX - Amarillo (TX31)	Choice II	1.241
TX - Amarillo (TX31)	Choice II	1.241
TX - Anderson County	NoProduct	1.850
TX - Anderson County	TC	1.850
TX - Anderson County	TCHL	1.850
TX - Anderson County	OC	1.500
TX - Anderson County	MC	0.950
TX - Anderson County	EPO	0.950
TX - Anderson County	OAMC	0.950
TX - Anderson County	OAEPO	0.950
TX - Anderson County	Choice II	1.300
TX - AUSTIN	NoProduct	0.950
TX - AUSTIN	TC	0.950
TX - AUSTIN	TCHL	0.950
TX - AUSTIN	OC	0.947
TX - AUSTIN	MC	0.698
TX - AUSTIN	EPO	0.698
TX - AUSTIN	OAMC	0.698
TX - AUSTIN	OAEPO	0.698
TX - AUSTIN	Choice II	0.947
TX - Austin (TX04)	QPOS	0.897
TX - Austin (TX04)	HMO	0.897
TX - Austin (TX04)	OAQPOS	0.897
TX - Austin (TX04)	OAHMO	0.897
TX - Austin (TX04)	Choice II	0.947
TX - Austin Golden Choice (TX04)	QPOS	0.897
TX - Austin Golden Choice (TX04)	QPOS	0.897
TX - Austin Golden Choice (TX04)	HMO	0.897
TX - Austin Golden Choice (TX04)	HMO	0.897
TX - Austin Golden Choice (TX04)	OAQPOS	0.897
TX - Austin Golden Choice (TX04)	OAQPOS	0.897
TX - Austin Golden Choice (TX04)	OAHMO	0.897
TX - Austin Golden Choice (TX04)	OAHMO	0.897
TX - Austin Golden Choice (TX04)	Choice II	0.947
TX - Austin Golden Choice (TX04)	Choice II	0.947
TX - Austin Golden Medicare (TX04)	QPOS	0.897
TX - Austin Golden Medicare (TX04)	QPOS	0.897
TX - Austin Golden Medicare (TX04)	HMO	0.897
TX - Austin Golden Medicare (TX04)	HMO	0.897

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Austin Golden Medicare (TX04)	OAQPOS	0.897
TX - Austin Golden Medicare (TX04)	OAQPOS	0.897
TX - Austin Golden Medicare (TX04)	OAHMO	0.897
TX - Austin Golden Medicare (TX04)	OAHMO	0.897
TX - Austin Golden Medicare (TX04)	Choice II	0.947
TX - Austin Golden Medicare (TX04)	Choice II	0.947
TX - Brownwood	NoProduct	1.300
TX - Brownwood	TC	1.300
TX - Brownwood	TCHL	1.300
TX - Brownwood	OC	1.191
TX - Brownwood	MC	0.993
TX - Brownwood	EPO	0.993
TX - Brownwood	OAMC	0.993
TX - Brownwood	OAEP0	0.993
TX - Brownwood	Choice II	1.241
TX - Clahoun/Victoria/Jackson	NoProduct	1.850
TX - Clahoun/Victoria/Jackson	TC	1.850
TX - Clahoun/Victoria/Jackson	TCHL	1.850
TX - Clahoun/Victoria/Jackson	OC	1.500
TX - Clahoun/Victoria/Jackson	MC	0.950
TX - Clahoun/Victoria/Jackson	EPO	0.950
TX - Clahoun/Victoria/Jackson	OAMC	0.950
TX - Clahoun/Victoria/Jackson	OAEP0	0.950
TX - Clahoun/Victoria/Jackson	Choice II	1.300
TX - Clhn/Vctria/Jcksn/Karnes	NoProduct	1.850
TX - Clhn/Vctria/Jcksn/Karnes	TC	1.850
TX - Clhn/Vctria/Jcksn/Karnes	TCHL	1.850
TX - Clhn/Vctria/Jcksn/Karnes	OC	1.500
TX - Clhn/Vctria/Jcksn/Karnes	MC	0.950
TX - Clhn/Vctria/Jcksn/Karnes	EPO	0.950
TX - Clhn/Vctria/Jcksn/Karnes	OAMC	0.950
TX - Clhn/Vctria/Jcksn/Karnes	OAEP0	0.950
TX - Clhn/Vctria/Jcksn/Karnes	Choice II	1.300
TX - Collin	NoProduct	1.300
TX - Collin	TC	1.300
TX - Collin	TCHL	1.300
TX - Collin	OC	1.191
TX - Collin	MC	0.993
TX - Collin	EPO	0.993
TX - Collin	OAMC	0.993
TX - Collin	OAEP0	0.993
TX - Collin	Choice II	1.241
TX - Collin/Denton (TX01)	QPOS	1.241
TX - Collin/Denton (TX01)	HMO	1.241
TX - Collin/Denton (TX01)	OAQPOS	1.241
TX - Collin/Denton (TX01)	OAHMO	1.241
TX - Collin/Denton (TX01)	Choice II	1.241
TX - Cornal/Guadalupe	NoProduct	0.900

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Cornal/Guadalupe	TC	0.900
TX - Cornal/Guadalupe	TCHL	0.900
TX - Cornal/Guadalupe	OC	0.750
TX - Cornal/Guadalupe	MC	0.700
TX - Cornal/Guadalupe	EPO	0.700
TX - Cornal/Guadalupe	OAMC	0.700
TX - Cornal/Guadalupe	OAEPO	0.700
TX - Cornal/Guadalupe	Choice II	0.700
TX - CORPUS CHRISTI	NoProduct	1.100
TX - CORPUS CHRISTI	TC	1.100
TX - CORPUS CHRISTI	TCHL	1.100
TX - CORPUS CHRISTI	OC	0.950
TX - CORPUS CHRISTI	MC	0.950
TX - CORPUS CHRISTI	EPO	0.950
TX - CORPUS CHRISTI	OAMC	0.950
TX - CORPUS CHRISTI	OAEPO	0.950
TX - CORPUS CHRISTI	Choice II	0.950
TX - Corpus Christi (TX05)	QPOS	0.950
TX - Corpus Christi (TX05)	HMO	0.950
TX - Corpus Christi (TX05)	OAQPOS	0.950
TX - Corpus Christi (TX05)	OAHMO	0.950
TX - Corpus Christi (TX05)	Choice II	0.950
TX - Corpus Christi Golden Choice (TX05)	QPOS	0.950
TX - Corpus Christi Golden Choice (TX05)	QPOS	0.950
TX - Corpus Christi Golden Choice (TX05)	HMO	0.950
TX - Corpus Christi Golden Choice (TX05)	HMO	0.950
TX - Corpus Christi Golden Choice (TX05)	OAQPOS	0.950
TX - Corpus Christi Golden Choice (TX05)	OAQPOS	0.950
TX - Corpus Christi Golden Choice (TX05)	OAHMO	0.950
TX - Corpus Christi Golden Choice (TX05)	OAHMO	0.950
TX - Corpus Christi Golden Choice (TX05)	Choice II	0.950
TX - Corpus Christi Golden Choice (TX05)	Choice II	0.950
TX - Cypress/Hockley/Waller	NoProduct	1.850
TX - Cypress/Hockley/Waller	TC	1.850
TX - Cypress/Hockley/Waller	TCHL	1.850
TX - Cypress/Hockley/Waller	OC	1.500
TX - Cypress/Hockley/Waller	MC	0.950
TX - Cypress/Hockley/Waller	EPO	0.950
TX - Cypress/Hockley/Waller	OAMC	0.950
TX - Cypress/Hockley/Waller	OAEPO	0.950
TX - Cypress/Hockley/Waller	Choice II	1.300
TX - Cypress/Hockley/Waller (TX03)	QPOS	1.300
TX - Cypress/Hockley/Waller (TX03)	HMO	1.300
TX - Cypress/Hockley/Waller (TX03)	OAQPOS	1.300
TX - Cypress/Hockley/Waller (TX03)	OAHMO	1.300
TX - Cypress/Hockley/Waller (TX03)	Choice II	1.300
TX - Cypress/Hockley/Waller (TX03)	QPOS	1.300
TX - Cypress/Hockley/Waller (TX03)	HMO	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Cypress/Hockley/Waller (TX03)	OAQPOS	1.300
TX - Cypress/Hockley/Waller (TX03)	OAHMO	1.300
TX - Cypress/Hockley/Waller (TX03)	Choice II	1.300
TX - Dallas	NoProduct	1.300
TX - Dallas	TC	1.300
TX - Dallas	TCHL	1.300
TX - Dallas	OC	1.191
TX - Dallas	MC	0.993
TX - Dallas	EPO	0.993
TX - Dallas	OAMC	0.993
TX - Dallas	OAEPO	0.993
TX - Dallas	Choice II	1.241
TX - Dallas (TX01)	QPOS	1.241
TX - Dallas (TX01)	QPOS	1.241
TX - Dallas (TX01)	HMO	1.241
TX - Dallas (TX01)	HMO	1.241
TX - Dallas (TX01)	OAQPOS	1.241
TX - Dallas (TX01)	OAQPOS	1.241
TX - Dallas (TX01)	OAHMO	1.241
TX - Dallas (TX01)	OAHMO	1.241
TX - Dallas (TX01)	Choice II	1.241
TX - Dallas (TX01)	Choice II	1.241
TX - Dallas Area 3 (TX01)	QPOS	1.241
TX - Dallas Area 3 (TX01)	HMO	1.241
TX - Dallas Area 3 (TX01)	OAQPOS	1.241
TX - Dallas Area 3 (TX01)	OAHMO	1.241
TX - Dallas Area 3 (TX01)	Choice II	1.241
TX - Dallas Area 4 (TX01)	QPOS	1.241
TX - Dallas Area 4 (TX01)	HMO	1.241
TX - Dallas Area 4 (TX01)	OAQPOS	1.241
TX - Dallas Area 4 (TX01)	OAHMO	1.241
TX - Dallas Area 4 (TX01)	Choice II	1.241
TX - Dallas Area 5 (TX01)	QPOS	1.241
TX - Dallas Area 5 (TX01)	HMO	1.241
TX - Dallas Area 5 (TX01)	OAQPOS	1.241
TX - Dallas Area 5 (TX01)	OAHMO	1.241
TX - Dallas Area 5 (TX01)	Choice II	1.241
TX - Dallas Collin/Denton	NoProduct	1.300
TX - Dallas Collin/Denton	TC	1.300
TX - Dallas Collin/Denton	TCHL	1.300
TX - Dallas Collin/Denton	OC	1.191
TX - Dallas Collin/Denton	MC	0.993
TX - Dallas Collin/Denton	EPO	0.993
TX - Dallas Collin/Denton	OAMC	0.993
TX - Dallas Collin/Denton	OAEPO	0.993
TX - Dallas Collin/Denton	Choice II	1.241
TX - Dallas Collin/Denton (TX01)	QPOS	1.241
TX - Dallas Collin/Denton (TX01)	HMO	1.241

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Dallas Collin/Denton (TX01)	OAQPOS	1.241
TX - Dallas Collin/Denton (TX01)	OAHMO	1.241
TX - Dallas Collin/Denton (TX01)	Choice II	1.241
TX - Dallas/Rockwell	NoProduct	1.300
TX - Dallas/Rockwell	TC	1.300
TX - Dallas/Rockwell	TCHL	1.300
TX - Dallas/Rockwell	OC	1.191
TX - Dallas/Rockwell	MC	0.993
TX - Dallas/Rockwell	EPO	0.993
TX - Dallas/Rockwell	OAMC	0.993
TX - Dallas/Rockwell	OAEPO	0.993
TX - Dallas/Rockwell	Choice II	1.241
TX - Dallas/Rockwell (TX01)	QPOS	1.241
TX - Dallas/Rockwell (TX01)	HMO	1.241
TX - Dallas/Rockwell (TX01)	OAQPOS	1.241
TX - Dallas/Rockwell (TX01)	OAHMO	1.241
TX - Dallas/Rockwell (TX01)	Choice II	1.241
TX - Dallas/Tarrant (TX01)	QPOS	1.241
TX - Dallas/Tarrant (TX01)	HMO	1.241
TX - Dallas/Tarrant (TX01)	OAQPOS	1.241
TX - Dallas/Tarrant (TX01)	OAHMO	1.241
TX - Dallas/Tarrant (TX01)	Choice II	1.241
TX - Denton	NoProduct	1.300
TX - Denton	TC	1.300
TX - Denton	TCHL	1.300
TX - Denton	OC	1.191
TX - Denton	MC	0.993
TX - Denton	EPO	0.993
TX - Denton	OAMC	0.993
TX - Denton	OAEPO	0.993
TX - Denton	Choice II	1.241
TX - East Houston	NoProduct	1.850
TX - East Houston	TC	1.850
TX - East Houston	TCHL	1.850
TX - East Houston	OC	1.500
TX - East Houston	MC	0.950
TX - East Houston	EPO	0.950
TX - East Houston	OAMC	0.950
TX - East Houston	OAEPO	0.950
TX - East Houston	Choice II	1.300
TX - East Houston (TX03)	QPOS	1.300
TX - East Houston (TX03)	HMO	1.300
TX - East Houston (TX03)	OAQPOS	1.300
TX - East Houston (TX03)	OAHMO	1.300
TX - East Houston (TX03)	Choice II	1.300
TX - East Houston (TX03)	QPOS	1.300
TX - East Houston (TX03)	HMO	1.300
TX - East Houston (TX03)	OAQPOS	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - East Houston (TX03)	OAHMO	1.300
TX - East Houston (TX03)	Choice II	1.300
TX - EL PASO	NoProduct	1.300
TX - EL PASO	TC	1.300
TX - EL PASO	TCHL	1.300
TX - EL PASO	OC	0.900
TX - EL PASO	MC	0.800
TX - EL PASO	EPO	0.800
TX - EL PASO	OAMC	0.800
TX - EL PASO	OAEPO	0.800
TX - EL PASO	Choice II	0.900
TX - El Paso (TX06)	QPOS	0.800
TX - El Paso (TX06)	HMO	0.800
TX - El Paso (TX06)	OAQPOS	0.800
TX - El Paso (TX06)	OAHMO	0.800
TX - El Paso (TX06)	Choice II	0.900
TX - El Paso Golden Choice (TX06)	QPOS	0.800
TX - El Paso Golden Choice (TX06)	QPOS	0.800
TX - El Paso Golden Choice (TX06)	HMO	0.800
TX - El Paso Golden Choice (TX06)	HMO	0.800
TX - El Paso Golden Choice (TX06)	OAQPOS	0.800
TX - El Paso Golden Choice (TX06)	OAQPOS	0.800
TX - El Paso Golden Choice (TX06)	OAHMO	0.800
TX - El Paso Golden Choice (TX06)	OAHMO	0.800
TX - El Paso Golden Choice (TX06)	Choice II	0.900
TX - El Paso Golden Choice (TX06)	Choice II	0.900
TX - El Paso Golden Medicare (TX06)	QPOS	0.800
TX - El Paso Golden Medicare (TX06)	QPOS	0.800
TX - El Paso Golden Medicare (TX06)	HMO	0.800
TX - El Paso Golden Medicare (TX06)	HMO	0.800
TX - El Paso Golden Medicare (TX06)	OAQPOS	0.800
TX - El Paso Golden Medicare (TX06)	OAQPOS	0.800
TX - El Paso Golden Medicare (TX06)	OAHMO	0.800
TX - El Paso Golden Medicare (TX06)	OAHMO	0.800
TX - El Paso Golden Medicare (TX06)	Choice II	0.900
TX - El Paso Golden Medicare (TX06)	Choice II	0.900
TX - Galveston (TX03)	QPOS	1.300
TX - Galveston (TX03)	HMO	1.300
TX - Galveston (TX03)	OAQPOS	1.300
TX - Galveston (TX03)	OAHMO	1.300
TX - Galveston (TX03)	Choice II	1.300
TX - Galveston/Pasadena	NoProduct	1.850
TX - Galveston/Pasadena	TC	1.850
TX - Galveston/Pasadena	TCHL	1.850
TX - Galveston/Pasadena	OC	1.500
TX - Galveston/Pasadena	MC	0.950
TX - Galveston/Pasadena	EPO	0.950
TX - Galveston/Pasadena	OAMC	0.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Galveston/Pasadena	OAEPO	0.950
TX - Galveston/Pasadena	Choice II	1.300
TX - Galveston/Pasadena (TX03)	QPOS	1.300
TX - Galveston/Pasadena (TX03)	HMO	1.300
TX - Galveston/Pasadena (TX03)	OAQPOS	1.300
TX - Galveston/Pasadena (TX03)	OAHMO	1.300
TX - Galveston/Pasadena (TX03)	Choice II	1.300
TX - Galveston/Pasadena (TX03)	QPOS	1.300
TX - Galveston/Pasadena (TX03)	HMO	1.300
TX - Galveston/Pasadena (TX03)	OAQPOS	1.300
TX - Galveston/Pasadena (TX03)	OAHMO	1.300
TX - Galveston/Pasadena (TX03)	Choice II	1.300
TX - Harris	NoProduct	1.850
TX - Harris	TC	1.850
TX - Harris	TCHL	1.850
TX - Harris	OC	1.500
TX - Harris	MC	0.950
TX - Harris	EPO	0.950
TX - Harris	OAMC	0.950
TX - Harris	OAEPO	0.950
TX - Harris	Choice II	1.300
TX - Hidalgo County	NoProduct	0.900
TX - Hidalgo County	TC	0.900
TX - Hidalgo County	TCHL	0.900
TX - Hidalgo County	OC	0.750
TX - Hidalgo County	MC	0.700
TX - Hidalgo County	EPO	0.700
TX - Hidalgo County	OAMC	0.700
TX - Hidalgo County	OAEPO	0.700
TX - Hidalgo County	Choice II	0.700
TX - Hill Country	NoProduct	0.900
TX - Hill Country	TC	0.900
TX - Hill Country	TCHL	0.900
TX - Hill Country	OC	0.750
TX - Hill Country	MC	0.700
TX - Hill Country	EPO	0.700
TX - Hill Country	OAMC	0.700
TX - Hill Country	OAEPO	0.700
TX - Hill Country	Choice II	0.700
TX - Houston	NoProduct	1.850
TX - Houston	TC	1.850
TX - Houston	TCHL	1.850
TX - Houston	OC	1.500
TX - Houston	MC	0.950
TX - Houston	EPO	0.950
TX - Houston	OAMC	0.950
TX - Houston	OAEPO	0.950
TX - Houston	Choice II	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Houston (TX03)	QPOS	1.300
TX - Houston (TX03)	QPOS	1.300
TX - Houston (TX03)	QPOS	1.300
TX - Houston (TX03)	HMO	1.300
TX - Houston (TX03)	HMO	1.300
TX - Houston (TX03)	HMO	1.300
TX - Houston (TX03)	OAQPOS	1.300
TX - Houston (TX03)	OAQPOS	1.300
TX - Houston (TX03)	OAQPOS	1.300
TX - Houston (TX03)	OAHMO	1.300
TX - Houston (TX03)	OAHMO	1.300
TX - Houston (TX03)	OAHMO	1.300
TX - Houston (TX03)	Choice II	1.300
TX - Houston (TX03)	Choice II	1.300
TX - Houston (TX03)	Choice II	1.300
TX - Houston/Galveston	NoProduct	1.850
TX - Houston/Galveston	TC	1.850
TX - Houston/Galveston	TCHL	1.850
TX - Houston/Galveston	OC	1.500
TX - Houston/Galveston	MC	0.950
TX - Houston/Galveston	EPO	0.950
TX - Houston/Galveston	OAMC	0.950
TX - Houston/Galveston	OAEPO	0.950
TX - Houston/Galveston	Choice II	1.300
TX - Houston/Harris	NoProduct	1.850
TX - Houston/Harris	TC	1.850
TX - Houston/Harris	TCHL	1.850
TX - Houston/Harris	OC	1.500
TX - Houston/Harris	MC	0.950
TX - Houston/Harris	EPO	0.950
TX - Houston/Harris	OAMC	0.950
TX - Houston/Harris	OAEPO	0.950
TX - Houston/Harris	Choice II	1.300
TX - Houston/Montgomery	NoProduct	1.850
TX - Houston/Montgomery	TC	1.850
TX - Houston/Montgomery	TCHL	1.850
TX - Houston/Montgomery	OC	1.500
TX - Houston/Montgomery	MC	0.950
TX - Houston/Montgomery	EPO	0.950
TX - Houston/Montgomery	OAMC	0.950
TX - Houston/Montgomery	OAEPO	0.950
TX - Houston/Montgomery	Choice II	1.300
TX - Kansas	NoProduct	1.850
TX - Kansas	TC	1.850
TX - Kansas	TCHL	1.850
TX - Kansas	OC	1.500
TX - Kansas	MC	0.950
TX - Kansas	EPO	0.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Kansas	OAMC	0.950
TX - Kansas	OAEP0	0.950
TX - Kansas	Choice II	1.300
TX - Kingwood/Baytown	NoProduct	1.850
TX - Kingwood/Baytown	TC	1.850
TX - Kingwood/Baytown	TCHL	1.850
TX - Kingwood/Baytown	OC	1.500
TX - Kingwood/Baytown	MC	0.950
TX - Kingwood/Baytown	EPO	0.950
TX - Kingwood/Baytown	OAMC	0.950
TX - Kingwood/Baytown	OAEP0	0.950
TX - Kingwood/Baytown	Choice II	1.300
TX - Kingwood/Baytown (TX03)	QPOS	1.300
TX - Kingwood/Baytown (TX03)	HMO	1.300
TX - Kingwood/Baytown (TX03)	OAQPOS	1.300
TX - Kingwood/Baytown (TX03)	OAHMO	1.300
TX - Kingwood/Baytown (TX03)	Choice II	1.300
TX - Kingwood/Baytown (TX03)	QPOS	1.300
TX - Kingwood/Baytown (TX03)	HMO	1.300
TX - Kingwood/Baytown (TX03)	OAQPOS	1.300
TX - Kingwood/Baytown (TX03)	OAHMO	1.300
TX - Kingwood/Baytown (TX03)	Choice II	1.300
TX - Laredo	NoProduct	0.900
TX - Laredo	TC	0.900
TX - Laredo	TCHL	0.900
TX - Laredo	OC	0.750
TX - Laredo	MC	0.700
TX - Laredo	EPO	0.700
TX - Laredo	OAMC	0.700
TX - Laredo	OAEP0	0.700
TX - Laredo	Choice II	0.700
TX - Laredo/Hill	NoProduct	0.900
TX - Laredo/Hill	TC	0.900
TX - Laredo/Hill	TCHL	0.900
TX - Laredo/Hill	OC	0.750
TX - Laredo/Hill	MC	0.700
TX - Laredo/Hill	EPO	0.700
TX - Laredo/Hill	OAMC	0.700
TX - Laredo/Hill	OAEP0	0.700
TX - Laredo/Hill	Choice II	0.700
TX - Laredo/West Texas	NoProduct	0.900
TX - Laredo/West Texas	TC	0.900
TX - Laredo/West Texas	TCHL	0.900
TX - Laredo/West Texas	OC	0.750
TX - Laredo/West Texas	MC	0.700
TX - Laredo/West Texas	EPO	0.700
TX - Laredo/West Texas	OAMC	0.700
TX - Laredo/West Texas	OAEP0	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Laredo/West Texas	Choice II	0.700
TX - Lubbock	NoProduct	1.300
TX - Lubbock	TC	1.300
TX - Lubbock	TCHL	1.300
TX - Lubbock	OC	1.191
TX - Lubbock	MC	0.993
TX - Lubbock	EPO	0.993
TX - Lubbock	OAMC	0.993
TX - Lubbock	OAEP0	0.993
TX - Lubbock	Choice II	1.241
TX - Lubbock Texas Medicare PPO (TX31)	QPOS	1.241
TX - Lubbock Texas Medicare PPO (TX31)	HMO	1.241
TX - Lubbock Texas Medicare PPO (TX31)	OAQPOS	1.241
TX - Lubbock Texas Medicare PPO (TX31)	OAHMO	1.241
TX - Lubbock Texas Medicare PPO (TX31)	Choice II	1.241
TX - MdInd/Odesa/Lubck/SanAngelo	NoProduct	1.300
TX - MdInd/Odesa/Lubck/SanAngelo	TC	1.300
TX - MdInd/Odesa/Lubck/SanAngelo	TCHL	1.300
TX - MdInd/Odesa/Lubck/SanAngelo	OC	1.191
TX - MdInd/Odesa/Lubck/SanAngelo	MC	0.993
TX - MdInd/Odesa/Lubck/SanAngelo	EPO	0.993
TX - MdInd/Odesa/Lubck/SanAngelo	OAMC	0.993
TX - MdInd/Odesa/Lubck/SanAngelo	OAEP0	0.993
TX - MdInd/Odesa/Lubck/SanAngelo	Choice II	1.241
TX - Midland/Odessa	NoProduct	1.300
TX - Midland/Odessa	TC	1.300
TX - Midland/Odessa	TCHL	1.300
TX - Midland/Odessa	OC	1.191
TX - Midland/Odessa	MC	0.993
TX - Midland/Odessa	EPO	0.993
TX - Midland/Odessa	OAMC	0.993
TX - Midland/Odessa	OAEP0	0.993
TX - Midland/Odessa	Choice II	1.241
TX - Montgomery (TX03)	QPOS	1.300
TX - Montgomery (TX03)	HMO	1.300
TX - Montgomery (TX03)	OAQPOS	1.300
TX - Montgomery (TX03)	OAHMO	1.300
TX - Montgomery (TX03)	Choice II	1.300
TX - Montgomery County	NoProduct	1.850
TX - Montgomery County	TC	1.850
TX - Montgomery County	TCHL	1.850
TX - Montgomery County	OC	1.500
TX - Montgomery County	MC	0.950
TX - Montgomery County	EPO	0.950
TX - Montgomery County	OAMC	0.950
TX - Montgomery County	OAEP0	0.950
TX - Montgomery County	Choice II	1.300
TX - Montgomery County (TX03)	QPOS	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Montgomery County (TX03)	HMO	1.300
TX - Montgomery County (TX03)	OAQPOS	1.300
TX - Montgomery County (TX03)	OAHMO	1.300
TX - Montgomery County (TX03)	Choice II	1.300
TX - NE Houston	NoProduct	1.850
TX - NE Houston	NoProduct	1.850
TX - NE Houston	TC	1.850
TX - NE Houston	TC	1.850
TX - NE Houston	TCHL	1.850
TX - NE Houston	TCHL	1.850
TX - NE Houston	OC	1.500
TX - NE Houston	OC	1.500
TX - NE Houston	MC	0.950
TX - NE Houston	MC	0.950
TX - NE Houston	EPO	0.950
TX - NE Houston	EPO	0.950
TX - NE Houston	OAMC	0.950
TX - NE Houston	OAMC	0.950
TX - NE Houston	OAEPO	0.950
TX - NE Houston	OAEPO	0.950
TX - NE Houston	Choice II	1.300
TX - NE Houston	Choice II	1.300
TX - NE Houston (TX03)	QPOS	1.300
TX - NE Houston (TX03)	QPOS	1.300
TX - NE Houston (TX03)	HMO	1.300
TX - NE Houston (TX03)	HMO	1.300
TX - NE Houston (TX03)	OAQPOS	1.300
TX - NE Houston (TX03)	OAQPOS	1.300
TX - NE Houston (TX03)	OAHMO	1.300
TX - NE Houston (TX03)	OAHMO	1.300
TX - NE Houston (TX03)	Choice II	1.300
TX - NE Houston (TX03)	Choice II	1.300
TX - NE Houston Ind	NoProduct	1.850
TX - NE Houston Ind	TC	1.850
TX - NE Houston Ind	TCHL	1.850
TX - NE Houston Ind	OC	1.500
TX - NE Houston Ind	MC	0.950
TX - NE Houston Ind	EPO	0.950
TX - NE Houston Ind	OAMC	0.950
TX - NE Houston Ind	OAEPO	0.950
TX - NE Houston Ind	Choice II	1.300
TX - Newton County	NoProduct	1.850
TX - Newton County	TC	1.850
TX - Newton County	TCHL	1.850
TX - Newton County	OC	1.500
TX - Newton County	MC	0.950
TX - Newton County	EPO	0.950
TX - Newton County	OAMC	0.950

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Newton County	OAEPO	0.950
TX - Newton County	Choice II	1.300
TX - Other Dallas	NoProduct	1.300
TX - Other Dallas	TC	1.300
TX - Other Dallas	TCHL	1.300
TX - Other Dallas	OC	1.191
TX - Other Dallas	MC	0.993
TX - Other Dallas	EPO	0.993
TX - Other Dallas	OAMC	0.993
TX - Other Dallas	OAEPO	0.993
TX - Other Dallas	Choice II	1.241
TX - Other TX	NoProduct	0.900
TX - Other TX	TC	0.900
TX - Other TX	TCHL	0.900
TX - Other TX	OC	0.750
TX - Other TX	MC	0.700
TX - Other TX	EPO	0.700
TX - Other TX	OAMC	0.700
TX - Other TX	OAEPO	0.700
TX - Other TX	Choice II	0.700
TX - Rio Grande Valley (TX37)	QPOS	0.750
TX - Rio Grande Valley (TX37)	QPOS	0.750
TX - Rio Grande Valley (TX37)	HMO	0.750
TX - Rio Grande Valley (TX37)	HMO	0.750
TX - Rio Grande Valley (TX37)	OAQPOS	0.750
TX - Rio Grande Valley (TX37)	OAQPOS	0.750
TX - Rio Grande Valley (TX37)	OAHMO	0.750
TX - Rio Grande Valley (TX37)	OAHMO	0.750
TX - Rio Grande Valley (TX37)	Choice II	0.700
TX - Rio Grande Valley (TX37)	Choice II	0.700
TX - Rosenberg	NoProduct	1.850
TX - Rosenberg	TC	1.850
TX - Rosenberg	TCHL	1.850
TX - Rosenberg	OC	1.500
TX - Rosenberg	MC	0.950
TX - Rosenberg	EPO	0.950
TX - Rosenberg	OAMC	0.950
TX - Rosenberg	OAEPO	0.950
TX - Rosenberg	Choice II	1.300
TX - Rosenberg (TX03)	QPOS	1.300
TX - Rosenberg (TX03)	HMO	1.300
TX - Rosenberg (TX03)	OAQPOS	1.300
TX - Rosenberg (TX03)	OAHMO	1.300
TX - Rosenberg (TX03)	Choice II	1.300
TX - Rosenberg (TX03)	QPOS	1.300
TX - Rosenberg (TX03)	HMO	1.300
TX - Rosenberg (TX03)	OAQPOS	1.300
TX - Rosenberg (TX03)	OAHMO	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Rosenberg (TX03)	Choice II	1.300
TX - San Angelo	NoProduct	1.300
TX - San Angelo	TC	1.300
TX - San Angelo	TCHL	1.300
TX - San Angelo	OC	1.191
TX - San Angelo	MC	0.993
TX - San Angelo	EPO	0.993
TX - San Angelo	OAMC	0.993
TX - San Angelo	OAEP0	0.993
TX - San Angelo	Choice II	1.241
TX - San Antonio	NoProduct	0.900
TX - San Antonio	NoProduct	0.900
TX - San Antonio	TC	0.900
TX - San Antonio	TC	0.900
TX - San Antonio	TCHL	0.900
TX - San Antonio	TCHL	0.900
TX - San Antonio	OC	0.750
TX - San Antonio	OC	0.750
TX - San Antonio	MC	0.700
TX - San Antonio	MC	0.700
TX - San Antonio	EPO	0.700
TX - San Antonio	EPO	0.700
TX - San Antonio	OAMC	0.700
TX - San Antonio	OAMC	0.700
TX - San Antonio	OAEP0	0.700
TX - San Antonio	OAEP0	0.700
TX - San Antonio	Choice II	0.700
TX - San Antonio	Choice II	0.700
TX - San Antonio (TX02)	QPOS	0.750
TX - San Antonio (TX02)	QPOS	0.750
TX - San Antonio (TX02)	QPOS	0.750
TX - San Antonio (TX02)	HMO	0.750
TX - San Antonio (TX02)	HMO	0.750
TX - San Antonio (TX02)	HMO	0.750
TX - San Antonio (TX02)	OAQPOS	0.750
TX - San Antonio (TX02)	OAQPOS	0.750
TX - San Antonio (TX02)	OAQPOS	0.750
TX - San Antonio (TX02)	OAHMO	0.750
TX - San Antonio (TX02)	OAHMO	0.750
TX - San Antonio (TX02)	OAHMO	0.750
TX - San Antonio (TX02)	Choice II	0.700
TX - San Antonio (TX02)	Choice II	0.700
TX - San Antonio (TX02)	Choice II	0.700
TX - Southwest (TX03)	QPOS	1.300
TX - Southwest (TX03)	HMO	1.300
TX - Southwest (TX03)	OAQPOS	1.300
TX - Southwest (TX03)	OAHMO	1.300
TX - Southwest (TX03)	Choice II	1.300

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Sugar Land/Missouri City	NoProduct	1.850
TX - Sugar Land/Missouri City	TC	1.850
TX - Sugar Land/Missouri City	TCHL	1.850
TX - Sugar Land/Missouri City	OC	1.500
TX - Sugar Land/Missouri City	MC	0.950
TX - Sugar Land/Missouri City	EPO	0.950
TX - Sugar Land/Missouri City	OAMC	0.950
TX - Sugar Land/Missouri City	OAEPO	0.950
TX - Sugar Land/Missouri City	Choice II	1.300
TX - Sugar Land/Missouri City (TX03)	QPOS	1.300
TX - Sugar Land/Missouri City (TX03)	HMO	1.300
TX - Sugar Land/Missouri City (TX03)	OAQPOS	1.300
TX - Sugar Land/Missouri City (TX03)	OAHMO	1.300
TX - Sugar Land/Missouri City (TX03)	Choice II	1.300
TX - SW Houston	NoProduct	1.850
TX - SW Houston	NoProduct	1.850
TX - SW Houston	TC	1.850
TX - SW Houston	TC	1.850
TX - SW Houston	TCHL	1.850
TX - SW Houston	TCHL	1.850
TX - SW Houston	OC	1.500
TX - SW Houston	OC	1.500
TX - SW Houston	MC	0.950
TX - SW Houston	MC	0.950
TX - SW Houston	EPO	0.950
TX - SW Houston	EPO	0.950
TX - SW Houston	OAMC	0.950
TX - SW Houston	OAMC	0.950
TX - SW Houston	OAEPO	0.950
TX - SW Houston	OAEPO	0.950
TX - SW Houston	Choice II	1.300
TX - SW Houston	Choice II	1.300
TX - SW Houston (TX03)	QPOS	1.300
TX - SW Houston (TX03)	HMO	1.300
TX - SW Houston (TX03)	OAQPOS	1.300
TX - SW Houston (TX03)	OAHMO	1.300
TX - SW Houston (TX03)	Choice II	1.300
TX - Tarrant	NoProduct	1.300
TX - Tarrant	NoProduct	1.300
TX - Tarrant	TC	1.300
TX - Tarrant	TC	1.300
TX - Tarrant	TCHL	1.300
TX - Tarrant	TCHL	1.300
TX - Tarrant	OC	1.191
TX - Tarrant	OC	1.191
TX - Tarrant	MC	0.993
TX - Tarrant	MC	0.993
TX - Tarrant	EPO	0.993

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Tarrant	EPO	0.993
TX - Tarrant	OAMC	0.993
TX - Tarrant	OAMC	0.993
TX - Tarrant	OAEPO	0.993
TX - Tarrant	OAEPO	0.993
TX - Tarrant	Choice II	1.241
TX - Tarrant	Choice II	1.241
TX - Tarrant (TX01)	QPOS	1.241
TX - Tarrant (TX01)	HMO	1.241
TX - Tarrant (TX01)	OAQPOS	1.241
TX - Tarrant (TX01)	OAHMO	1.241
TX - Tarrant (TX01)	Choice II	1.241
TX - TEXARKANA	NoProduct	1.300
TX - TEXARKANA	TC	1.300
TX - TEXARKANA	TCHL	1.300
TX - TEXARKANA	OC	1.191
TX - TEXARKANA	MC	0.993
TX - TEXARKANA	EPO	0.993
TX - TEXARKANA	OAMC	0.993
TX - TEXARKANA	OAEPO	0.993
TX - TEXARKANA	Choice II	1.241
TX - TX - Cornal/Guadalupe (TX02)	QPOS	0.750
TX - TX - Cornal/Guadalupe (TX02)	HMO	0.750
TX - TX - Cornal/Guadalupe (TX02)	OAQPOS	0.750
TX - TX - Cornal/Guadalupe (TX02)	OAHMO	0.750
TX - TX - Cornal/Guadalupe (TX02)	Choice II	0.700
TX - TX - San Antonio (TX02)	QPOS	0.750
TX - TX - San Antonio (TX02)	HMO	0.750
TX - TX - San Antonio (TX02)	OAQPOS	0.750
TX - TX - San Antonio (TX02)	OAHMO	0.750
TX - TX - San Antonio (TX02)	Choice II	0.700
TX - Tyler/Lamar County	NoProduct	1.300
TX - Tyler/Lamar County	TC	1.300
TX - Tyler/Lamar County	TCHL	1.300
TX - Tyler/Lamar County	OC	1.191
TX - Tyler/Lamar County	MC	0.993
TX - Tyler/Lamar County	EPO	0.993
TX - Tyler/Lamar County	OAMC	0.993
TX - Tyler/Lamar County	OAEPO	0.993
TX - Tyler/Lamar County	Choice II	1.241
TX - Waco	NoProduct	0.950
TX - Waco	TC	0.950
TX - Waco	TCHL	0.950
TX - Waco	OC	0.947
TX - Waco	MC	0.698
TX - Waco	EPO	0.698
TX - Waco	OAMC	0.698
TX - Waco	OAEPO	0.698

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Waco	Choice II	0.947
TX - Washington	NoProduct	1.850
TX - Washington	TC	1.850
TX - Washington	TCHL	1.850
TX - Washington	OC	1.500
TX - Washington	MC	0.950
TX - Washington	EPO	0.950
TX - Washington	OAMC	0.950
TX - Washington	OAEP0	0.950
TX - Washington	Choice II	1.300
TX - West Harris County	NoProduct	1.850
TX - West Harris County	TC	1.850
TX - West Harris County	TCHL	1.850
TX - West Harris County	OC	1.500
TX - West Harris County	MC	0.950
TX - West Harris County	EPO	0.950
TX - West Harris County	OAMC	0.950
TX - West Harris County	OAEP0	0.950
TX - West Harris County	Choice II	1.300
TX - West Harris County (TX03)	QPOS	1.300
TX - West Harris County (TX03)	HMO	1.300
TX - West Harris County (TX03)	OAQPOS	1.300
TX - West Harris County (TX03)	OAHMO	1.300
TX - West Harris County (TX03)	Choice II	1.300
TX - West Texas	NoProduct	0.900
TX - West Texas	TC	0.900
TX - West Texas	TCHL	0.900
TX - West Texas	OC	0.750
TX - West Texas	MC	0.700
TX - West Texas	EPO	0.700
TX - West Texas	OAMC	0.700
TX - West Texas	OAEP0	0.700
TX - West Texas	Choice II	0.700
TX - Wichita Falls	NoProduct	1.300
TX - Wichita Falls	TC	1.300
TX - Wichita Falls	TCHL	1.300
TX - Wichita Falls	OC	1.191
TX - Wichita Falls	MC	0.993
TX - Wichita Falls	EPO	0.993
TX - Wichita Falls	OAMC	0.993
TX - Wichita Falls	OAEP0	0.993
TX - Wichita Falls	Choice II	1.241
UT - Ogden	NoProduct	0.850
UT - Ogden	TC	0.850
UT - Ogden	TCHL	0.850
UT - Ogden	OC	0.800
UT - Ogden	MC	0.800
UT - Ogden	EPO	0.800

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
UT - Ogden	OAMC	0.800
UT - Ogden	OAEP0	0.800
UT - Ogden	Choice II	0.800
UT - Other UT	NoProduct	0.850
UT - Other UT	TC	0.850
UT - Other UT	TCHL	0.850
UT - Other UT	OC	0.800
UT - Other UT	MC	0.800
UT - Other UT	EPO	0.800
UT - Other UT	OAMC	0.800
UT - Other UT	OAEP0	0.800
UT - Other UT	Choice II	0.800
UT - Provo	NoProduct	0.850
UT - Provo	TC	0.850
UT - Provo	TCHL	0.850
UT - Provo	OC	0.800
UT - Provo	MC	0.800
UT - Provo	EPO	0.800
UT - Provo	OAMC	0.800
UT - Provo	OAEP0	0.800
UT - Provo	Choice II	0.800
UT - Salt Lake City	NoProduct	0.850
UT - Salt Lake City	TC	0.850
UT - Salt Lake City	TCHL	0.850
UT - Salt Lake City	OC	0.800
UT - Salt Lake City	MC	0.800
UT - Salt Lake City	EPO	0.800
UT - Salt Lake City	OAMC	0.800
UT - Salt Lake City	OAEP0	0.800
UT - Salt Lake City	Choice II	0.800
VA - All Others VA	NoProduct	1.000
VA - All Others VA	TC	1.000
VA - All Others VA	TCHL	1.000
VA - All Others VA	OC	1.000
VA - All Others VA	MC	1.000
VA - All Others VA	EPO	1.000
VA - All Others VA	OAMC	1.000
VA - All Others VA	OAEP0	1.000
VA - All Others VA	Choice II	1.000
VA - All Others VA	NoProduct	1.000
VA - All Others VA	TC	1.000
VA - All Others VA	TCHL	1.000
VA - All Others VA	OC	1.000
VA - All Others VA	MC	1.000
VA - All Others VA	EPO	1.000
VA - All Others VA	OAMC	1.000
VA - All Others VA	OAEP0	1.000
VA - All Others VA	Choice II	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
VA - Central Virginia	NoProduct	1.050
VA - Central Virginia	TC	1.050
VA - Central Virginia	TCHL	1.050
VA - Central Virginia	OC	1.050
VA - Central Virginia	MC	1.050
VA - Central Virginia	EPO	1.050
VA - Central Virginia	OAMC	1.050
VA - Central Virginia	OAEP0	1.050
VA - Central Virginia	Choice II	0.800
VA - Fredericksburg (VA01)	QPOS	0.900
VA - Fredericksburg (VA01)	HMO	0.900
VA - Fredericksburg (VA01)	OAQPOS	0.900
VA - Fredericksburg (VA01)	OAHMO	0.900
VA - Fredericksburg (VA01)	Choice II	0.700
VA - Fredericksburg IHJ2 (VA01)	QPOS	0.900
VA - Fredericksburg IHJ2 (VA01)	HMO	0.900
VA - Fredericksburg IHJ2 (VA01)	OAQPOS	0.900
VA - Fredericksburg IHJ2 (VA01)	OAHMO	0.900
VA - Fredericksburg IHJ2 (VA01)	Choice II	0.700
VA - GALAX	NoProduct	1.000
VA - GALAX	TC	1.000
VA - GALAX	TCHL	1.000
VA - GALAX	OC	1.000
VA - GALAX	MC	1.000
VA - GALAX	EPO	1.000
VA - GALAX	OAMC	1.000
VA - GALAX	OAEP0	1.000
VA - GALAX	Choice II	1.000
VA - Hampton Road Medicare PPO (VA32)	QPOS	1.000
VA - Hampton Road Medicare PPO (VA32)	HMO	1.000
VA - Hampton Road Medicare PPO (VA32)	OAQPOS	1.000
VA - Hampton Road Medicare PPO (VA32)	OAHMO	1.000
VA - Hampton Road Medicare PPO (VA32)	Choice II	0.800
VA - N Virginia (VA01)	QPOS	0.900
VA - N Virginia (VA01)	HMO	0.900
VA - N Virginia (VA01)	OAQPOS	0.900
VA - N Virginia (VA01)	OAHMO	0.900
VA - N Virginia (VA01)	Choice II	0.700
VA - N Virginia IHJ1 (VA01)	QPOS	0.900
VA - N Virginia IHJ1 (VA01)	HMO	0.900
VA - N Virginia IHJ1 (VA01)	OAQPOS	0.900
VA - N Virginia IHJ1 (VA01)	OAHMO	0.900
VA - N Virginia IHJ1 (VA01)	Choice II	0.700
VA - N Virginia IHJ2 (VA01)	QPOS	0.900
VA - N Virginia IHJ2 (VA01)	HMO	0.900
VA - N Virginia IHJ2 (VA01)	OAQPOS	0.900
VA - N Virginia IHJ2 (VA01)	OAHMO	0.900
VA - N Virginia IHJ2 (VA01)	Choice II	0.700

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
VA - NEWPORT NEWS	NoProduct	1.000
VA - NEWPORT NEWS	TC	1.000
VA - NEWPORT NEWS	TCHL	1.000
VA - NEWPORT NEWS	OC	1.000
VA - NEWPORT NEWS	MC	1.000
VA - NEWPORT NEWS	EPO	1.000
VA - NEWPORT NEWS	OAMC	1.000
VA - NEWPORT NEWS	OAEP0	1.000
VA - NEWPORT NEWS	Choice II	1.000
VA - Northeast Virginia	NoProduct	0.900
VA - Northeast Virginia	TC	0.900
VA - Northeast Virginia	TCHL	0.900
VA - Northeast Virginia	OC	0.750
VA - Northeast Virginia	MC	0.750
VA - Northeast Virginia	EPO	0.750
VA - Northeast Virginia	OAMC	0.750
VA - Northeast Virginia	OAEP0	0.750
VA - Northeast Virginia	Choice II	0.700
VA - Northern Virginia	NoProduct	0.900
VA - Northern Virginia	TC	0.900
VA - Northern Virginia	TCHL	0.900
VA - Northern Virginia	OC	0.750
VA - Northern Virginia	MC	0.750
VA - Northern Virginia	EPO	0.750
VA - Northern Virginia	OAMC	0.750
VA - Northern Virginia	OAEP0	0.750
VA - Northern Virginia	Choice II	0.700
VA - Northern Virginia (VA01)	QPOS	0.900
VA - Northern Virginia (VA01)	QPOS	0.900
VA - Northern Virginia (VA01)	HMO	0.900
VA - Northern Virginia (VA01)	HMO	0.900
VA - Northern Virginia (VA01)	OAQPOS	0.900
VA - Northern Virginia (VA01)	OAQPOS	0.900
VA - Northern Virginia (VA01)	OAHMO	0.900
VA - Northern Virginia (VA01)	OAHMO	0.900
VA - Northern Virginia (VA01)	Choice II	0.700
VA - Northern Virginia (VA01)	Choice II	0.700
VA - RICHMOND	NoProduct	1.050
VA - RICHMOND	TC	1.050
VA - RICHMOND	TCHL	1.050
VA - RICHMOND	OC	1.050
VA - RICHMOND	MC	1.050
VA - RICHMOND	EPO	1.050
VA - RICHMOND	OAMC	1.050
VA - RICHMOND	OAEP0	1.050
VA - RICHMOND	Choice II	0.800
VA - Richmond (VA02)	QPOS	1.000
VA - Richmond (VA02)	QPOS	1.000

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
VA - Richmond (VA02)	HMO	1.000
VA - Richmond (VA02)	HMO	1.000
VA - Richmond (VA02)	OAQPOS	1.000
VA - Richmond (VA02)	OAQPOS	1.000
VA - Richmond (VA02)	OAHMO	1.000
VA - Richmond (VA02)	OAHMO	1.000
VA - Richmond (VA02)	Choice II	0.800
VA - Richmond (VA02)	Choice II	0.800
VA - Sotheast Virginia	NoProduct	1.000
VA - Sotheast Virginia	TC	1.000
VA - Sotheast Virginia	TCHL	1.000
VA - Sotheast Virginia	OC	1.000
VA - Sotheast Virginia	MC	1.000
VA - Sotheast Virginia	EPO	1.000
VA - Sotheast Virginia	OAMC	1.000
VA - Sotheast Virginia	OAEPO	1.000
VA - Sotheast Virginia	Choice II	1.000
VA - Southwest Virginia	NoProduct	1.000
VA - Southwest Virginia	TC	1.000
VA - Southwest Virginia	TCHL	1.000
VA - Southwest Virginia	OC	1.000
VA - Southwest Virginia	MC	1.000
VA - Southwest Virginia	EPO	1.000
VA - Southwest Virginia	OAMC	1.000
VA - Southwest Virginia	OAEPO	1.000
VA - Southwest Virginia	Choice II	1.000
VA - WASHINGTON AREA	NoProduct	0.900
VA - WASHINGTON AREA	TC	0.900
VA - WASHINGTON AREA	TCHL	0.900
VA - WASHINGTON AREA	OC	0.750
VA - WASHINGTON AREA	MC	0.750
VA - WASHINGTON AREA	EPO	0.750
VA - WASHINGTON AREA	OAMC	0.750
VA - WASHINGTON AREA	OAEPO	0.750
VA - WASHINGTON AREA	Choice II	0.700
VA - WOODBRIDGE	NoProduct	0.900
VA - WOODBRIDGE	TC	0.900
VA - WOODBRIDGE	TCHL	0.900
VA - WOODBRIDGE	OC	0.750
VA - WOODBRIDGE	MC	0.750
VA - WOODBRIDGE	EPO	0.750
VA - WOODBRIDGE	OAMC	0.750
VA - WOODBRIDGE	OAEPO	0.750
VA - WOODBRIDGE	Choice II	0.700
VI - ALL AREAS	NoProduct	1.350
VI - ALL AREAS	TC	1.350
VI - ALL AREAS	TCHL	1.350
VI - ALL AREAS	OC	1.599

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
VI - ALL AREAS	MC	1.199
VI - ALL AREAS	EPO	1.199
VI - ALL AREAS	OAMC	1.199
VI - ALL AREAS	OAEP0	1.199
VI - ALL AREAS	Choice II	0.999
VT - All Others VT	NoProduct	1.050
VT - All Others VT	TC	1.050
VT - All Others VT	TCHL	1.050
VT - All Others VT	OC	1.000
VT - All Others VT	MC	1.000
VT - All Others VT	EPO	1.000
VT - All Others VT	OAMC	1.000
VT - All Others VT	OAEP0	1.000
VT - All Others VT	Choice II	0.900
VT - All Others VT	NoProduct	1.050
VT - All Others VT	TC	1.050
VT - All Others VT	TCHL	1.050
VT - All Others VT	OC	1.000
VT - All Others VT	MC	1.000
VT - All Others VT	EPO	1.000
VT - All Others VT	OAMC	1.000
VT - All Others VT	OAEP0	1.000
VT - All Others VT	Choice II	0.900
VT - BURLINGTON	NoProduct	1.050
VT - BURLINGTON	TC	1.050
VT - BURLINGTON	TCHL	1.050
VT - BURLINGTON	OC	1.000
VT - BURLINGTON	MC	1.000
VT - BURLINGTON	EPO	1.000
VT - BURLINGTON	OAMC	1.000
VT - BURLINGTON	OAEP0	1.000
VT - BURLINGTON	Choice II	0.900
WA - All Others WA	NoProduct	1.150
WA - All Others WA	TC	1.150
WA - All Others WA	TCHL	1.150
WA - All Others WA	OC	1.046
WA - All Others WA	MC	1.046
WA - All Others WA	EPO	1.046
WA - All Others WA	OAMC	1.046
WA - All Others WA	OAEP0	1.046
WA - All Others WA	Choice II	0.946
WA - All Others WA	NoProduct	1.150
WA - All Others WA	TC	1.150
WA - All Others WA	TCHL	1.150
WA - All Others WA	OC	1.046
WA - All Others WA	MC	1.046
WA - All Others WA	EPO	1.046
WA - All Others WA	OAMC	1.046

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WA - All Others WA	OAEPO	1.046
WA - All Others WA	Choice II	0.946
WA - Bellevue	NoProduct	1.150
WA - Bellevue	TC	1.150
WA - Bellevue	TCHL	1.150
WA - Bellevue	OC	1.046
WA - Bellevue	MC	1.046
WA - Bellevue	EPO	1.046
WA - Bellevue	OAMC	1.046
WA - Bellevue	OAEPO	1.046
WA - Bellevue	Choice II	0.946
WA - Bellingham	NoProduct	1.150
WA - Bellingham	TC	1.150
WA - Bellingham	TCHL	1.150
WA - Bellingham	OC	1.046
WA - Bellingham	MC	1.046
WA - Bellingham	EPO	1.046
WA - Bellingham	OAMC	1.046
WA - Bellingham	OAEPO	1.046
WA - Bellingham	Choice II	0.946
WA - Bremerton	NoProduct	1.150
WA - Bremerton	TC	1.150
WA - Bremerton	TCHL	1.150
WA - Bremerton	OC	1.046
WA - Bremerton	MC	1.046
WA - Bremerton	EPO	1.046
WA - Bremerton	OAMC	1.046
WA - Bremerton	OAEPO	1.046
WA - Bremerton	Choice II	0.946
WA - Central Seattle	NoProduct	1.150
WA - Central Seattle	TC	1.150
WA - Central Seattle	TCHL	1.150
WA - Central Seattle	OC	0.996
WA - Central Seattle	MC	0.797
WA - Central Seattle	EPO	0.797
WA - Central Seattle	OAMC	0.797
WA - Central Seattle	OAEPO	0.797
WA - Central Seattle	Choice II	0.597
WA - Everett	NoProduct	1.150
WA - Everett	TC	1.150
WA - Everett	TCHL	1.150
WA - Everett	OC	1.046
WA - Everett	MC	1.046
WA - Everett	EPO	1.046
WA - Everett	OAMC	1.046
WA - Everett	OAEPO	1.046
WA - Everett	Choice II	0.946
WA - FederalWay	NoProduct	1.150

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WA - FederalWay	TC	1.150
WA - FederalWay	TCHL	1.150
WA - FederalWay	OC	1.046
WA - FederalWay	MC	1.046
WA - FederalWay	EPO	1.046
WA - FederalWay	OAMC	1.046
WA - FederalWay	OAEP0	1.046
WA - FederalWay	Choice II	0.946
WA - Kennewick	NoProduct	1.150
WA - Kennewick	TC	1.150
WA - Kennewick	TCHL	1.150
WA - Kennewick	OC	1.046
WA - Kennewick	MC	1.046
WA - Kennewick	EPO	1.046
WA - Kennewick	OAMC	1.046
WA - Kennewick	OAEP0	1.046
WA - Kennewick	Choice II	0.946
WA - Mount Vernon	NoProduct	1.150
WA - Mount Vernon	TC	1.150
WA - Mount Vernon	TCHL	1.150
WA - Mount Vernon	OC	1.046
WA - Mount Vernon	MC	1.046
WA - Mount Vernon	EPO	1.046
WA - Mount Vernon	OAMC	1.046
WA - Mount Vernon	OAEP0	1.046
WA - Mount Vernon	Choice II	0.946
WA - North Seattle	NoProduct	1.150
WA - North Seattle	TC	1.150
WA - North Seattle	TCHL	1.150
WA - North Seattle	OC	0.996
WA - North Seattle	MC	0.797
WA - North Seattle	EPO	0.797
WA - North Seattle	OAMC	0.797
WA - North Seattle	OAEP0	0.797
WA - North Seattle	Choice II	0.597
WA - Olympia	NoProduct	1.150
WA - Olympia	TC	1.150
WA - Olympia	TCHL	1.150
WA - Olympia	OC	1.046
WA - Olympia	MC	1.046
WA - Olympia	EPO	1.046
WA - Olympia	OAMC	1.046
WA - Olympia	OAEP0	1.046
WA - Olympia	Choice II	0.946
WA - Puyallup	NoProduct	1.150
WA - Puyallup	TC	1.150
WA - Puyallup	TCHL	1.150
WA - Puyallup	OC	1.046

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WA - Puyallup	MC	1.046
WA - Puyallup	EPO	1.046
WA - Puyallup	OAMC	1.046
WA - Puyallup	OAEPO	1.046
WA - Puyallup	Choice II	0.946
WA - Redmond	NoProduct	1.150
WA - Redmond	TC	1.150
WA - Redmond	TCHL	1.150
WA - Redmond	OC	1.046
WA - Redmond	MC	1.046
WA - Redmond	EPO	1.046
WA - Redmond	OAMC	1.046
WA - Redmond	OAEPO	1.046
WA - Redmond	Choice II	0.946
WA - SeaTac	NoProduct	1.150
WA - SeaTac	TC	1.150
WA - SeaTac	TCHL	1.150
WA - SeaTac	OC	1.046
WA - SeaTac	MC	1.046
WA - SeaTac	EPO	1.046
WA - SeaTac	OAMC	1.046
WA - SeaTac	OAEPO	1.046
WA - SeaTac	Choice II	0.946
WA - Seattle	NoProduct	1.150
WA - Seattle	TC	1.150
WA - Seattle	TCHL	1.150
WA - Seattle	OC	0.996
WA - Seattle	MC	0.797
WA - Seattle	EPO	0.797
WA - Seattle	OAMC	0.797
WA - Seattle	OAEPO	0.797
WA - Seattle	Choice II	0.597
WA - South Seattle	NoProduct	1.150
WA - South Seattle	TC	1.150
WA - South Seattle	TCHL	1.150
WA - South Seattle	OC	0.996
WA - South Seattle	MC	0.797
WA - South Seattle	EPO	0.797
WA - South Seattle	OAMC	0.797
WA - South Seattle	OAEPO	0.797
WA - South Seattle	Choice II	0.597
WA - SPOKANE	NoProduct	1.150
WA - SPOKANE	TC	1.150
WA - SPOKANE	TCHL	1.150
WA - SPOKANE	OC	1.046
WA - SPOKANE	MC	1.046
WA - SPOKANE	EPO	1.046
WA - SPOKANE	OAMC	1.046

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WA - SPOKANE	OAEPO	1.046
WA - SPOKANE	Choice II	0.946
WA - TACOMA	NoProduct	1.150
WA - TACOMA	TC	1.150
WA - TACOMA	TCHL	1.150
WA - TACOMA	OC	1.046
WA - TACOMA	MC	1.046
WA - TACOMA	EPO	1.046
WA - TACOMA	OAMC	1.046
WA - TACOMA	OAEPO	1.046
WA - TACOMA	Choice II	0.946
WA - VANCOUVER	NoProduct	0.750
WA - VANCOUVER	TC	0.750
WA - VANCOUVER	TCHL	0.750
WA - VANCOUVER	OC	0.692
WA - VANCOUVER	MC	0.692
WA - VANCOUVER	EPO	0.692
WA - VANCOUVER	OAMC	0.692
WA - VANCOUVER	OAEPO	0.692
WA - VANCOUVER	Choice II	0.692
WA - Wenatchee	NoProduct	1.150
WA - Wenatchee	TC	1.150
WA - Wenatchee	TCHL	1.150
WA - Wenatchee	OC	1.046
WA - Wenatchee	MC	1.046
WA - Wenatchee	EPO	1.046
WA - Wenatchee	OAMC	1.046
WA - Wenatchee	OAEPO	1.046
WA - Wenatchee	Choice II	0.946
WA - West Washington (WA30)	QPOS	1.507
WA - West Washington (WA30)	QPOS	1.507
WA - West Washington (WA30)	HMO	1.507
WA - West Washington (WA30)	HMO	1.507
WA - West Washington (WA30)	OAQPOS	1.507
WA - West Washington (WA30)	OAQPOS	1.507
WA - West Washington (WA30)	OAHMO	1.507
WA - West Washington (WA30)	OAHMO	1.507
WA - West Washington (WA30)	Choice II	1.743
WA - West Washington (WA30)	Choice II	1.743
WA - Yakima	NoProduct	1.150
WA - Yakima	TC	1.150
WA - Yakima	TCHL	1.150
WA - Yakima	OC	1.046
WA - Yakima	MC	1.046
WA - Yakima	EPO	1.046
WA - Yakima	OAMC	1.046
WA - Yakima	OAEPO	1.046
WA - Yakima	Choice II	0.946

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WI - All Others WI	NoProduct	1.350
WI - All Others WI	TC	1.350
WI - All Others WI	TCHL	1.350
WI - All Others WI	OC	1.394
WI - All Others WI	MC	1.394
WI - All Others WI	EPO	1.394
WI - All Others WI	OAMC	1.394
WI - All Others WI	OAEO	1.394
WI - All Others WI	Choice II	1.394
WI - All Others WI	NoProduct	1.350
WI - All Others WI	TC	1.350
WI - All Others WI	TCHL	1.350
WI - All Others WI	OC	1.394
WI - All Others WI	MC	1.394
WI - All Others WI	EPO	1.394
WI - All Others WI	OAMC	1.394
WI - All Others WI	OAEO	1.394
WI - All Others WI	Choice II	1.394
WI - APPLETON	NoProduct	1.350
WI - APPLETON	TC	1.350
WI - APPLETON	TCHL	1.350
WI - APPLETON	OC	1.394
WI - APPLETON	MC	1.394
WI - APPLETON	EPO	1.394
WI - APPLETON	OAMC	1.394
WI - APPLETON	OAEO	1.394
WI - APPLETON	Choice II	1.394
WI - BROOKFIELD	NoProduct	1.350
WI - BROOKFIELD	TC	1.350
WI - BROOKFIELD	TCHL	1.350
WI - BROOKFIELD	OC	1.394
WI - BROOKFIELD	MC	1.394
WI - BROOKFIELD	EPO	1.394
WI - BROOKFIELD	OAMC	1.394
WI - BROOKFIELD	OAEO	1.394
WI - BROOKFIELD	Choice II	1.394
WI - FOND DU LAC	NoProduct	1.350
WI - FOND DU LAC	TC	1.350
WI - FOND DU LAC	TCHL	1.350
WI - FOND DU LAC	OC	1.394
WI - FOND DU LAC	MC	1.394
WI - FOND DU LAC	EPO	1.394
WI - FOND DU LAC	OAMC	1.394
WI - FOND DU LAC	OAEO	1.394
WI - FOND DU LAC	Choice II	1.394
WI - GREEN BAY	NoProduct	1.350
WI - GREEN BAY	TC	1.350
WI - GREEN BAY	TCHL	1.350

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WI - GREEN BAY	OC	1.394
WI - GREEN BAY	MC	1.394
WI - GREEN BAY	EPO	1.394
WI - GREEN BAY	OAMC	1.394
WI - GREEN BAY	OAEPO	1.394
WI - GREEN BAY	Choice II	1.394
WI - JANESVILLE	NoProduct	1.350
WI - JANESVILLE	TC	1.350
WI - JANESVILLE	TCHL	1.350
WI - JANESVILLE	OC	1.394
WI - JANESVILLE	MC	1.394
WI - JANESVILLE	EPO	1.394
WI - JANESVILLE	OAMC	1.394
WI - JANESVILLE	OAEPO	1.394
WI - JANESVILLE	Choice II	1.394
WI - KENOSHA	NoProduct	1.350
WI - KENOSHA	TC	1.350
WI - KENOSHA	TCHL	1.350
WI - KENOSHA	OC	1.394
WI - KENOSHA	MC	1.394
WI - KENOSHA	EPO	1.394
WI - KENOSHA	OAMC	1.394
WI - KENOSHA	OAEPO	1.394
WI - KENOSHA	Choice II	1.394
WI - MADISON	NoProduct	1.350
WI - MADISON	TC	1.350
WI - MADISON	TCHL	1.350
WI - MADISON	OC	1.394
WI - MADISON	MC	1.394
WI - MADISON	EPO	1.394
WI - MADISON	OAMC	1.394
WI - MADISON	OAEPO	1.394
WI - MADISON	Choice II	1.394
WI - MILWAUKEE	NoProduct	1.350
WI - MILWAUKEE	TC	1.350
WI - MILWAUKEE	TCHL	1.350
WI - MILWAUKEE	OC	1.394
WI - MILWAUKEE	MC	1.394
WI - MILWAUKEE	EPO	1.394
WI - MILWAUKEE	OAMC	1.394
WI - MILWAUKEE	OAEPO	1.394
WI - MILWAUKEE	Choice II	1.394
WI - RACINE	NoProduct	1.350
WI - RACINE	TC	1.350
WI - RACINE	TCHL	1.350
WI - RACINE	OC	1.394
WI - RACINE	MC	1.394
WI - RACINE	EPO	1.394

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WI - RACINE	OAMC	1.394
WI - RACINE	OAEP0	1.394
WI - RACINE	Choice II	1.394
WI - SHEBOYGAN	NoProduct	1.350
WI - SHEBOYGAN	TC	1.350
WI - SHEBOYGAN	TCHL	1.350
WI - SHEBOYGAN	OC	1.394
WI - SHEBOYGAN	MC	1.394
WI - SHEBOYGAN	EPO	1.394
WI - SHEBOYGAN	OAMC	1.394
WI - SHEBOYGAN	OAEP0	1.394
WI - SHEBOYGAN	Choice II	1.394
WI - Southeast Wisconsin (WI30)	QPOS	0.997
WI - Southeast Wisconsin (WI30)	HMO	0.997
WI - Southeast Wisconsin (WI30)	OAQPOS	0.997
WI - Southeast Wisconsin (WI30)	OAHMO	0.997
WI - Southeast Wisconsin (WI30)	Choice II	1.047
WI - WAUKESHA	NoProduct	1.350
WI - WAUKESHA	TC	1.350
WI - WAUKESHA	TCHL	1.350
WI - WAUKESHA	OC	1.394
WI - WAUKESHA	MC	1.394
WI - WAUKESHA	EPO	1.394
WI - WAUKESHA	OAMC	1.394
WI - WAUKESHA	OAEP0	1.394
WI - WAUKESHA	Choice II	1.394
WI - WAUSAU	NoProduct	1.350
WI - WAUSAU	TC	1.350
WI - WAUSAU	TCHL	1.350
WI - WAUSAU	OC	1.394
WI - WAUSAU	MC	1.394
WI - WAUSAU	EPO	1.394
WI - WAUSAU	OAMC	1.394
WI - WAUSAU	OAEP0	1.394
WI - WAUSAU	Choice II	1.394
WI - WEST BEND	NoProduct	1.350
WI - WEST BEND	TC	1.350
WI - WEST BEND	TCHL	1.350
WI - WEST BEND	OC	1.394
WI - WEST BEND	MC	1.394
WI - WEST BEND	EPO	1.394
WI - WEST BEND	OAMC	1.394
WI - WEST BEND	OAEP0	1.394
WI - WEST BEND	Choice II	1.394
WI - WESTERN WISCONSIN	NoProduct	1.350
WI - WESTERN WISCONSIN	TC	1.350
WI - WESTERN WISCONSIN	TCHL	1.350
WI - WESTERN WISCONSIN	OC	1.394

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WI - WESTERN WISCONSIN	MC	1.394
WI - WESTERN WISCONSIN	EPO	1.394
WI - WESTERN WISCONSIN	OAMC	1.394
WI - WESTERN WISCONSIN	OAEPO	1.394
WI - WESTERN WISCONSIN	Choice II	1.394
WV - All Others WV	NoProduct	1.000
WV - All Others WV	TC	1.000
WV - All Others WV	TCHL	1.000
WV - All Others WV	OC	0.948
WV - All Others WV	MC	0.948
WV - All Others WV	EPO	0.948
WV - All Others WV	OAMC	0.948
WV - All Others WV	OAEPO	0.948
WV - All Others WV	Choice II	0.948
WV - All Others WV	NoProduct	1.000
WV - All Others WV	TC	1.000
WV - All Others WV	TCHL	1.000
WV - All Others WV	OC	0.948
WV - All Others WV	MC	0.948
WV - All Others WV	EPO	0.948
WV - All Others WV	OAMC	0.948
WV - All Others WV	OAEPO	0.948
WV - All Others WV	Choice II	0.948
WV - BECKLEY	NoProduct	1.000
WV - BECKLEY	TC	1.000
WV - BECKLEY	TCHL	1.000
WV - BECKLEY	OC	0.948
WV - BECKLEY	MC	0.948
WV - BECKLEY	EPO	0.948
WV - BECKLEY	OAMC	0.948
WV - BECKLEY	OAEPO	0.948
WV - BECKLEY	Choice II	0.948
WV - CHARLESTON	NoProduct	1.000
WV - CHARLESTON	TC	1.000
WV - CHARLESTON	TCHL	1.000
WV - CHARLESTON	OC	0.948
WV - CHARLESTON	MC	0.948
WV - CHARLESTON	EPO	0.948
WV - CHARLESTON	OAMC	0.948
WV - CHARLESTON	OAEPO	0.948
WV - CHARLESTON	Choice II	0.948
WV - GRANT	NoProduct	1.000
WV - GRANT	TC	1.000
WV - GRANT	TCHL	1.000
WV - GRANT	OC	0.948
WV - GRANT	MC	0.948
WV - GRANT	EPO	0.948
WV - GRANT	OAMC	0.948

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WV - GRANT	OAEPO	0.948
WV - GRANT	Choice II	0.948
WV - HUNTINGTON	NoProduct	1.000
WV - HUNTINGTON	TC	1.000
WV - HUNTINGTON	TCHL	1.000
WV - HUNTINGTON	OC	0.948
WV - HUNTINGTON	MC	0.948
WV - HUNTINGTON	EPO	0.948
WV - HUNTINGTON	OAMC	0.948
WV - HUNTINGTON	OAEPO	0.948
WV - HUNTINGTON	Choice II	0.948
WV - PARKERSBURG	NoProduct	1.000
WV - PARKERSBURG	TC	1.000
WV - PARKERSBURG	TCHL	1.000
WV - PARKERSBURG	OC	0.948
WV - PARKERSBURG	MC	0.948
WV - PARKERSBURG	EPO	0.948
WV - PARKERSBURG	OAMC	0.948
WV - PARKERSBURG	OAEPO	0.948
WV - PARKERSBURG	Choice II	0.948
WV - SOUTH CHARLESTON	NoProduct	1.000
WV - SOUTH CHARLESTON	TC	1.000
WV - SOUTH CHARLESTON	TCHL	1.000
WV - SOUTH CHARLESTON	OC	0.948
WV - SOUTH CHARLESTON	MC	0.948
WV - SOUTH CHARLESTON	EPO	0.948
WV - SOUTH CHARLESTON	OAMC	0.948
WV - SOUTH CHARLESTON	OAEPO	0.948
WV - SOUTH CHARLESTON	Choice II	0.948
WV - West Virginia (WV31)	QPOS	0.900
WV - West Virginia (WV31)	QPOS	0.900
WV - West Virginia (WV31)	HMO	0.900
WV - West Virginia (WV31)	HMO	0.900
WV - West Virginia (WV31)	OAQPOS	0.900
WV - West Virginia (WV31)	OAQPOS	0.900
WV - West Virginia (WV31)	OAHMO	0.900
WV - West Virginia (WV31)	OAHMO	0.900
WV - West Virginia (WV31)	Choice II	0.700
WV - West Virginia (WV31)	Choice II	0.700
WV - WHEELING	NoProduct	1.000
WV - WHEELING	TC	1.000
WV - WHEELING	TCHL	1.000
WV - WHEELING	OC	0.948
WV - WHEELING	MC	0.948
WV - WHEELING	EPO	0.948
WV - WHEELING	OAMC	0.948
WV - WHEELING	OAEPO	0.948
WV - WHEELING	Choice II	0.948

ATTACHMENT B
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WV - WILLIAMSON	NoProduct	1.000
WV - WILLIAMSON	TC	1.000
WV - WILLIAMSON	TCHL	1.000
WV - WILLIAMSON	OC	0.948
WV - WILLIAMSON	MC	0.948
WV - WILLIAMSON	EPO	0.948
WV - WILLIAMSON	OAMC	0.948
WV - WILLIAMSON	OAEP0	0.948
WV - WILLIAMSON	Choice II	0.948
WY - All Others WY	NoProduct	1.000
WY - All Others WY	TC	1.000
WY - All Others WY	TCHL	1.000
WY - All Others WY	OC	1.000
WY - All Others WY	MC	1.000
WY - All Others WY	EPO	1.000
WY - All Others WY	OAMC	1.000
WY - All Others WY	OAEP0	1.000
WY - All Others WY	Choice II	1.000
WY - All Others WY	NoProduct	1.000
WY - All Others WY	TC	1.000
WY - All Others WY	TCHL	1.000
WY - All Others WY	OC	1.000
WY - All Others WY	MC	1.000
WY - All Others WY	EPO	1.000
WY - All Others WY	OAMC	1.000
WY - All Others WY	OAEP0	1.000
WY - All Others WY	Choice II	1.000

ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
0	0	DEFAULT SIC CODE	1.00
111	119	Cash Grains	1.05
131	139	Field Crops, Except Cash Grains	1.05
161	161	Vegetables and Melons	1.05
171	179	Fruit and Tree Nuts	1.05
181	182	Horticulture Specialties	1.05
191	191	General Farms, Primarily Crop	1.05
211	291	Agriculture Production - Livestock	1.05
711	722	Soil Prep Serv, Crop Planting, Cultiv and Crop Harv	1.05
723	723	Crop Preparation Except Cotton Ginning	1.05
724	724	Cotton Ginning	1.05
741	742	Veterinary Services	1.00
751	752	Animal Services, Except Veterinary	1.05
761	762	Farm Labor and Management Services	1.05
781	783	Landscape and Horticultural Services	1.05
811	851	Forestry	1.05
912	919	Commercial Fishing	1.10
921	921	Fish Hatcheries and Preserves	1.10
971	971	Hunting and Trapping, and Game Propagation	1.10
1011	1031	Iron, Copper, Lead, and Zinc Ores	1.20
1041	1044	Gold and Silver Ores	1.20
1061	1081	Bauxite, Al, Ferroalloy Ores, Metal Min Serv	1.20
1094	1099	Miscellaneous Metal Ores	1.20
1221	1222	Bituminous Coal and Lignite Mining	1.20
1231	1231	Anthracite Mining	1.20
1241	1241	Coal Mining Services	1.20
1311	1321	Crude Petroleum, Natural Gas, Natural Gas Liquids	1.10
1381	1389	Oil and Gas Field Services	1.10
1411	1429	Dimension Stone, Crushed and Broken Stone, Riprap	1.15
1442	1446	Sand and Gravel	1.15
1455	1459	Clay, Ceramic and Refractory Minerals	1.15
1474	1479	Chemical and Fertilizer Mineral Mining	1.15
1481	1499	Nonmetallic Minerals (except fuel)	1.15
1521	1531	General Building Contractors - Residential Bldgs	1.05
1541	1542	General Building Contractors - Non-Residential Bldgs	1.05
1611	1611	Highway and Street Construction	1.05
1622	1629	Heavy Construction, Except Highway and Street	1.05
1711	1711	Plumbing, Heating and Air Conditioning	1.05
1721	1721	Painting, Paper Hanging and Decorating	1.05
1731	1731	Electrical Work	1.05
1741	1741	Masonry, Stone Setting	1.05
1742	1742	Plastering, Acoustical Insulation	1.05
1743	1743	Tile, Marble, Mosaic	1.05
1751	1752	Carpentering and Flooring	1.05
1761	1761	Roofing and Sheet Metal Work	1.05
1771	1771	Concrete Work	1.05
1781	1781	Water Well Drilling	1.05
1791	1791	Structural Steel Erection	1.05
1793	1793	Glass and Glassing Work	1.05
1794	1794	Excavating and Foundation Work	1.05
1795	1795	Wrecking and Demolition Work	1.05

ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
1796	1796	Installation of Building Equipment	1.05
1799	1799	Other Special Trade Contractors	1.05
2011	2013	Meat and Poultry Products	1.05
2015	2020	Poultry Slaughtering & Processing	1.05
2021	2038	Dairy Products, Canned Fr & Veg & Noodles	1.00
2041	2048	Grain Mill Products, Pet & Animal Feeds	0.90
2051	2052	Bakery Products and Crackers	1.00
2053	2053	Frozen Baking Products, Except Bread	1.00
2061	2063	Cane Sugar and Beet Sugar	1.00
2064	2068	Other Sugar and Confectionery Products	1.00
2074	2079	Fats and Oils	1.00
2082	2085	Beverages - Alcoholic	1.00
2086	2087	Beverages - Non-Alcoholic	1.05
2091	2091	Canned and Cured Fish and Seafood	1.00
2092	2092	Fresh or Frozen Packaged Fish & Seafood	1.00
2095	2095	Roasted Coffee	1.00
2096	2096	Potato Chips and Similar Snacks	1.00
2097	2097	Manufactured Ice (Except Dry Ice)	1.00
2098	2098	Macaroni, Noodles (Dry - see above for canned)	1.00
2099	2099	Other Food Preparations	1.00
2111	2141	Tobacco Manufacturers	1.05
2211	2211	Broad Woven Fabric Mills, Cotton	1.00
2221	2221	Broad Woven Fabric Mills, Man-Made Fiber and Silk	1.00
2231	2231	Broad Woven Fabric Mills, Wool	1.00
2241	2241	Narrow Fabrics and Other Small Wares	1.00
2251	2259	Knitting Mills	1.00
2261	2269	Dyeing and Finishing Textiles, Except Wool & Knits	1.00
2273	2273	Carpets and Rugs	1.00
2281	2284	Yarn and Thread Mills	1.00
2295	2299	Miscellaneous Textile Goods	1.00
2311	2328	Mens & Boys Suits, Coats, Shirts & Nightwear	1.00
2331	2342	Womens Outer-wear, Womens & Childrens Undergarments	1.00
2353	2353	Hats, Caps and Millinery	1.00
2361	2369	Girls', Children's, and Infants' Outerwear	1.00
2371	2399	Fur Goods, Miscellaneous Apparel & Textiles	1.00
2411	2411	Logging Camps and Logging Contractors	1.10
2421	2429	Sawmills and Planing Mills	1.05
2431	2431	Millwork	1.05
2434	2434	Wood Kitchen Cabinets	1.05
2435	2435	Hardwood Veneer and Plywood	1.05
2436	2436	Softwood Veneer and Plywood	1.05
2439	2439	Other Structural Wood Members	1.05
2441	2449	Wood Containers	1.05
2451	2452	Wood Buildings and Mobile Homes	1.05
2491	2499	Miscellaneous Wood Products	1.05
2511	2519	Household Furniture	1.05
2521	2522	Office Furniture	1.05
2531	2531	Public Building and Related Furniture	1.05
2541	2542	Partitions, Shelving, Lockers, Office & Storage Fixtures	1.05
2591	2599	Miscellaneous Furniture and Fixtures	1.05
2611	2611	Pulp Mills	1.05

ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
2621	2621	Paper Mills	1.00
2631	2631	Paperboard Mills	1.00
2652	2657	Paperboard Containers and Boxes	1.05
2671	2679	Converted Paper & Paper Products Except Cont. & Boxes	1.00
2711	2711	Newspapers - Publishing, and Printing	1.00
2721	2789	Miscellaneous Publishing and Printing	1.00
2791	2796	Service Industries for the Printing Trade	1.00
2812	2819	Industrial Inorganic Chemicals& Mfg. Dry Ice	0.90
2821	2824	Plastics Materials, Man-Made Fibers Except Glass	1.00
2833	2834	Medicinal Chemicals, Botanical Products, Pharm. Preps	1.00
2835	2836	InVitro and InVivo Diagnostic Substances & Biol. Products	1.00
2841	2844	Soap, Detergents, Perfumes, Cosmetics & Other Preps	1.00
2851	2851	Paints, Varnishes, Lacquers, Enamels & Allied Products	1.00
2861	2869	Industrial Organic Chemicals	1.00
2873	2879	Agricultural Chemicals	1.00
2891	2891	Adhesives and Sealants	1.00
2892	2892	Explosives	1.15
2893	2895	Printing Ink and Carbon Black	1.00
2899	2899	Other Chemicals and Chemical Preparation	1.00
2911	2952	Petroleum Refining: Paving and Roofing Materials	1.05
2992	2999	Miscellaneous Products of Petroleum & Coal	1.05
3011	3011	Tires and Inner Tubes	1.00
3021	3069	Other Rubber Products	1.00
3081	3089	Miscellaneous Plastic Products	1.00
3111	3111	Leather Tanning and Refinishing	1.15
3131	3149	Footwear, except Rubber	1.05
3151	3199	Other Leather Products	1.05
3211	3211	Flat Glass	1.05
3221	3231	Glass, Glassware, and Glass Products	1.05
3241	3241	Cement, Hydraulic	1.05
3251	3259	Structural Clay Products	1.05
3261	3269	Pottery and Related Products	1.05
3271	3275	Concrete, Gypsum, and Other Plaster Products	1.05
3281	3281	Cut Stone and Stone Products	1.05
3291	3291	Abrasive Products	1.05
3292	3292	Asbestos Products	1.20
3295	3299	Misc. Non-Metallic Mineral Products	1.05
3312	3317	Blast Furnaces, Steel Works, and Rolling & Finishing Mills	1.10
3321	3325	Iron and Steel Foundries	0.90
3331	3339	Primary Smelting and Refining of Non-Ferrous Metals	1.10
3341	3341	Secondary Smelting and Refining of Non-Ferrous Metals	1.10
3351	3357	Rolling, Drawing and Extruding of Non-Ferrous Metals	1.10
3363	3369	Non-ferrous Foundries (Castings)	1.10
3398	3399	Miscellaneous Primary Metal Products	1.10
3411	3412	Metal Cans and Shipping Containers	1.00
3421	3429	General Hardware	1.00
3431	3433	Heating Equipment, Except Electric and Warm Air	1.00
3441	3441	Fabricated Structural Metal	1.00
3442	3442	Metal Doors, Sash, Frames, Molding & Trim	1.00
3443	3443	Fabricated Plate Work (Boiler Shops)	1.00
3444	3444	Sheet Metal Works	1.00

ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
3446	3446	Architectural and Ornamental Metal Work	1.00
3448	3448	Prefabricated Metal Building & Components	1.00
3449	3449	Miscellaneous Metal Work	1.00
3451	3452	Screw Machine Products, Bolts, Nuts, Screws, Rivets	1.00
3462	3469	Metal Forging and Stamping	1.00
3471	3479	Coating, Engraving and Allied Services	1.00
3482	3483	Ammunition	1.00
3484	3484	Small Arms	1.00
3489	3489	Other Ordnance and Accessories	1.00
3491	3499	Miscellaneous Fabricated Metal Products	1.10
3511	3519	Engines and Turbines	1.00
3523	3524	Farm and Garden Machinery & Equip.	0.90
3531	3537	Construction, Mining, and Mat Handling, Mach & Equipment	1.00
3541	3549	Metal Working Machinery & Equipment	1.00
3552	3569	Industrial Machinery	1.00
3571	3579	Computer and Office Equipment	1.00
3581	3589	Refrigeration and Service Industry Machinery	1.00
3592	3599	Miscellaneous Machinery, Except Electrical	1.00
3612	3613	Electric Transmission and Distribution Equip.	1.00
3621	3629	Electrical Apparatus	1.00
3631	3648	Appliances/Lighting	1.00
3651	3652	Radio and TV Receiving Equipment Except Commun Types	1.00
3661	3669	Communication Equipment	0.90
3671	3679	Electronic Components and Accessories	1.05
3691	3699	Miscellaneous Electrical Machinery, Equipment & Supplies	1.00
3711	3716	Motor Vehicles and Motor Vehicle Equip.	1.00
3721	3728	Aircraft and Parts	1.00
3731	3731	Ship Building and Repairing	1.00
3732	3732	Boat Building and Repairing	1.00
3743	3743	Railroad Equipment	1.00
3751	3751	Motorcycles, Bicycles, and Parts	1.00
3761	3769	Guided Missiles and Space Vehicles & Parts	1.00
3792	3792	Travel Trailers and Campers	1.00
3795	3795	Tanks and Tank Components	1.00
3799	3799	Other Transportation Equipment	1.00
3812	3812	Search, Detection, Navigation and Aeronautical Equipment	1.00
3821	3829	Lab Appar & Analyt, Optical, Meas, & Contr. Instruments	1.00
3841	3845	Surgical, Medical, and Dental Instruments & Supplies	1.00
3851	3851	Ophthalmic Goods	1.00
3861	3861	Photographic Equipment and Supplies	1.00
3873	3873	Watches, Clocks, Clockwork Operated Devices & Parts	1.00
3911	3915	Jewelry, Silverware and Plated Ware	1.00
3931	3931	Musical Instruments	1.00
3942	3949	Toys, Amusements, Sporting & Athletic Goods	1.00
3951	3955	Pens, Pencils, & Other Office & Artist' Materials	1.00
3961	3965	Costume Jewelry, Novelties, Notions	1.00
3991	3999	Miscellaneous Manufacturing Industries	1.00
4011	4013	Railroads	1.10
4111	4119	Local and Suburban Passenger Trans..	1.10
4121	4121	Taxicabs	1.15
4131	4131	Inner-city and Rural Highway Passenger Trans.	1.10

ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
4141	4142	Passenger Transportation Charter Services	1.10
4151	4151	School Buses	1.10
4173	4173	Terminal and Svc Facil for Motor Veh Passenger Trans.	1.10
4212	4212	Local Trucking without Storage	1.10
4213	4215	Trucking, Expt Local, Local Trucking w/ Strg; Courier Svc	0.90
4221	4221	Farm Product Warehousing and Storage	1.10
4222	4222	Refrigerated Warehousing	1.10
4225	4225	General Warehousing and Storage	1.10
4226	4226	Special Warehousing and Storage	1.10
4231	4231	Terminal Maint Facilities for Motor Freight Transp	1.10
4311	4399	U.S. Post Office	1.05
4412	4412	Deep Sea Foreign Transportation of Freight	1.10
4424	4424	Deep Sea Domestic Transportation of Freight	1.10
4432	4432	Great Lakes - St. Lawrence Seaway	1.10
4449	4449	Water Transportation of Freight, nec	1.10
4481	4489	Water Transportation of Passengers	1.10
4491	4499	Services Incidental to Water Transp.	1.10
4512	4513	Air Transportation, Scheduled and Air Courier Svcs	1.00
4522	4522	Air Transportation Non Scheduled	1.00
4581	4581	Airports, and Airport Terminal Services	1.00
4612	4619	Pipe Lines, Except Natural Gas	1.05
4724	4729	Arrangement of Passenger Transportation	1.00
4731	4731	Arrangement of Transportation of Freight & Cargo	1.00
4741	4789	Other Transportation Services	1.00
4812	4822	Telephone Communication (Wire & Radio)	0.95
4832	4899	Other Communication Services	0.95
4911	4911	Electric Services	1.00
4922	4925	Gas Production and Distribution	0.85
4931	4939	Combination Electric and Gas, & Other Utility Svcs	1.00
4941	4941	Water Supply	1.00
4952	4959	Sanitary Services	1.10
4961	4961	Steam Supply	1.10
4971	4971	Irrigation Systems	1.10
5012	5012	Motor Vehicle	1.00
5013	5023	Automotive Parts and Supplies	1.00
5031	5039	Construction Materials	1.25
5043	5049	Professional and Commercial Equipment Supplies	1.00
5051	5052	Metals and Minerals, Except Petroleum	1.00
5063	5065	Electrical Goods	1.00
5072	5078	Hardware, Plumbing and Heating Equip & Supplies	1.00
5082	5087	Machinery, Equipment and Supplies	1.00
5088	5088	Transportation Equip and Sup, Except Motor Vehicles	1.00
5091	5092	Sporting, Rec and Hobby Goods, Toys, and Supplies	1.00
5093	5093	Scrap and Waste Materials	1.10
5094	5099	Miscellaneous Durable Goods	1.00
5111	5113	Paper and Paper products	1.00
5122	5122	Drugs, Drug Proprietaries and Druggists' Sundries	1.00
5131	5139	Apparel, Piece Goods, Notions	1.00
5141	5149	Groceries and Related Products	1.00
5153	5153	Grain and Field Beans	1.00
5154	5159	Livestock; Farm-Product Raw Materials	1.00

ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
5162	5169	Chemicals and Allied Products	1.00
5171	5172	Petroleum and Petroleum Products	1.00
5181	5182	Beer, Wine, and Distilled Alcoholic Beverages	1.00
5191	5199	Miscellaneous Nondurable Goods	0.90
5211	5211	Lumber and Other Building Materials Dealers	1.00
5231	5231	Paint, Glass, Wallpaper Stores	1.00
5251	5261	Hrdw Stores, Retail Nurseries, Lawn & G Sup Stores	1.00
5271	5271	Mobile Home Dealers	1.00
5311	5399	General Merchandise Stores	1.00
5411	5411	Grocery Stores	1.00
5421	5421	Meat and Fish Markets, Including Freezer Provisioners	1.00
5431	5431	Fruit Stores and Vegetable Markets	1.00
5441	5441	Candy, Nut and Confectionery Stores	1.00
5451	5451	Dairy Products Stores	1.00
5461	5461	Retail Bakeries	1.00
5499	5499	Miscellaneous Food Stores	1.00
5511	5519	New and Used Cars	1.10
5521	5529	Used Cars	1.10
5531	5531	Auto and Home Supply Stores	1.10
5541	5541	Gasoline Service Stations	1.10
5551	5551	Boat Dealers	1.10
5561	5561	Recreational and Utility Trailer Dealers	1.10
5571	5571	Motorcycle Dealers	1.10
5599	5599	Automotive Dealers	1.10
5611	5651	Apparel and Accessory Stores	1.00
5661	5661	Shoe Stores	1.00
5699	5699	Miscellaneous Apparel and Accessory Stores	1.00
5712	5736	Misc. Stores	1.00
5812	5812	Eating Places	1.10
5813	5813	Drinking Places - Alcoholic	1.15
5912	5912	Drug Stores and Proprietary Stores	1.00
5921	5921	Liquor Stores	1.00
5932	5932	Used Merchandise Stores	1.00
5941	5949	Miscellaneous Shopping Goods Stores	1.00
5961	5963	Non-store Retailers	1.00
5983	5989	Fuel Dealers	1.00
5992	5992	Florists	1.00
5993	5999	Other Retail Stores, Except Florists	0.95
6011	6163	Depository and Non-depository Credit Institutions	1.05
6211	6289	Securities and Commodities	0.90
6311	6399	Insurance	1.00
6411	6411	Insurance Agents, Brokers and Service	1.05
6512	6512	Operators	1.00
6513	6519	Real Estate Operators (Except Developers) & Lessors	1.00
6531	6531	Real Estate Agent and Managers	1.00
6541	6553	Title Abstract Offices, Subdividers & Developers	1.00
6712	6799	Holding and Other Investment Offices	0.95
7011	7041	Lodgings	1.10
7211	7219	Laundry, Cleaning and Garment Services	1.05
7221	7221	Photographic Studios, Portrait	1.05
7231	7241	Beauty Shops, Barber Shops	1.05

ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
7251	7261	Shoe Repair, Shoe Shine, Hat Cng Shops; Funeral Svc	1.05
7291	7299	Miscellaneous Personal Services	1.05
7311	7311	Advertising Agencies	1.00
7312	7319	Other Advertising	1.00
7322	7331	Credit & Merc Rptg Agencies, Coll Agencies, Mail Svcs.	1.00
7334	7334	Photocopying and Duplicating Services	1.00
7335	7336	Commercial Photography, Art, and Graphics	1.00
7338	7338	Secretarial and Court Reporting Services	1.00
7342	7349	Other Services to Dwellings and Building	1.05
7352	7352	Medical Equipment Rental and Leasing	1.00
7353	7359	Misc. Equipment Rental and Leasing	1.00
7361	7363	Personnel Supply Services	1.00
7371	7379	Computer and Data Processing Services	1.00
7381	7381	Detective and Armored Car Services	1.05
7382	7382	Security System Services	1.00
7383	7383	News Syndicate	1.00
7384	7384	Photo Finishing Laboratories	1.00
7389	7389	Other Business Services	1.00
7513	7519	Automotive Rental and Leasing	0.85
7521	7521	Automobile Parking	1.10
7532	7539	Automotive Repair Shops	1.10
7542	7548	Car Washes	1.05
7549	7621	Automotive Services, Except Repair	1.10
7622	7629	Electrical Repair Shops	1.00
7631	7641	Watch, Clock, Jewelry, Reupholstery & Furn Repair	1.00
7692	7692	Welding Repair	1.00
7694	7699	Other Repair Shops and Related Services	1.00
7810	7829	Motion Pictures-Industry	1.05
7830	7839	Motion Pictures-Theaters	1.05
7841	7841	Video Tape Rental	1.05
7911	7911	Dance Studio, Schools & Halls	1.10
7922	7929	Theatrical Prod, Bands, Orchestras & Entertainers	1.10
7933	7933	Bowling Alleys	1.10
7941	7948	Professional Sports, Clubs and Racing	1.10
7991	7997	Amusement and Recreation Services	1.10
7999	7999	Other Amusement and Recreation Services	1.10
8011	8049	Health and Dental Offices	1.10
8051	8059	Nursing Care Facilities	1.10
8062	8069	Hospitals	1.20
8071	8072	Medical and Dental Laboratories	1.10
8082	8099	Home Health Care Svcs: Other Health & Allied Svcs	1.10
8111	8111	Legal Services	1.05
8211	8211	Elementary and Secondary Schools	1.00
8221	8222	Colleges, Univ, Professional Schools, & Jr Colleges	1.00
8231	8244	Libraries, Data Proc Schools, Bus & Sec Schools	1.00
8249	8249	Vocational Schools, Except Vocational High Schools	1.00
8299	8299	Other Schools and Educational Services	1.00
8322	8322	Individual and Family Social Services	1.05
8331	8331	Job Training and Vocational Rehabilitation	1.05
8351	8351	Child Day Care Services	1.05
8361	8361	Residential Care	1.05

ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
8399	8399	Other Social Services	1.05
8412	8422	Museums, Art Gal; Arboreta, Bot & Zool Gardens	1.00
8611	8611	Business Associations	1.05
8621	8651	Professional Membership, Labor Unions, Civic, Social	1.05
8661	8661	Religious Organizations	0.90
8699	8699	Other Membership Organizations	1.05
8711	8713	Engineering, Architectural and Surveying Offices	0.95
8721	8721	Accounting, Auditing, and Bookkeeping Services	0.95
8731	8732	Commercial, Physical & Non-Physical, Research	0.95
8733	8733	Noncommercial Research Organizations	0.95
8734	8734	Testing Laboratories	0.95
8741	8748	Management and Public Relations Services	0.95
8811	8811	Private Households	1.00
8999	8999	Other Services (i.e., writers, artists)	1.00
9111	9131	Executive and Legislative Bodies	1.10
9191	9191	Highway and Sanitation Departments	1.10
9199	9199	All Departments Combined	0.90
9211	9211	Courts	1.10
9221	9221	Police Protection (Written Alone)	1.10
9222	9222	Legal Counsel and Prosecution	1.10
9223	9223	Correctional Institutions	1.10
9224	9224	Fire Protection (Written Alone)	1.10
9229	9229	Other Public Order and Safety	1.10
9311	9451	Administration of Human Resources Programs	1.10
9511	9532	Admin. of Envir Quality & Housing Programs	1.10
9611	9661	Administration of Economic Programs	1.10
9711	9711	National Security	1.10
9721	9721	International Affairs	1.10

ATTACHMENT D - SHORT-LONG POLICY PERIOD FACTORS

Policy Period	20,000	25,000	30,000	35,000	40,000	45,000	50,000	60,000	75,000	100,000	125,000	150,000	175,000
5	0.905	0.902	0.890	0.890	0.881	0.881	0.866	0.866	0.843	0.826	0.826	0.826	0.826
6	0.918	0.915	0.905	0.905	0.897	0.897	0.884	0.884	0.864	0.849	0.849	0.849	0.849
7	0.931	0.929	0.920	0.920	0.913	0.913	0.902	0.902	0.885	0.873	0.873	0.873	0.873
8	0.945	0.943	0.935	0.935	0.930	0.930	0.921	0.921	0.907	0.897	0.897	0.897	0.897
9	0.958	0.957	0.951	0.951	0.947	0.947	0.940	0.940	0.929	0.922	0.922	0.922	0.922
10	0.972	0.971	0.967	0.967	0.964	0.964	0.960	0.960	0.952	0.947	0.947	0.947	0.947
11	0.986	0.985	0.983	0.983	0.982	0.982	0.980	0.980	0.976	0.973	0.973	0.973	0.973
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.029	1.030	1.034	1.034	1.037	1.037	1.042	1.042	1.050	1.056	1.056	1.056	1.056
14	1.058	1.060	1.068	1.068	1.074	1.074	1.084	1.084	1.100	1.112	1.112	1.112	1.112
15	1.087	1.090	1.102	1.102	1.112	1.112	1.128	1.128	1.152	1.170	1.170	1.170	1.170
16	1.118	1.122	1.138	1.138	1.150	1.150	1.172	1.172	1.206	1.230	1.230	1.230	1.230
17	1.150	1.155	1.175	1.175	1.189	1.189	1.218	1.218	1.266	1.298	1.298	1.298	1.298
18	1.183	1.189	1.214	1.214	1.230	1.230	1.265	1.265	1.329	1.369	1.369	1.369	1.369

ATTACHMENT D - SHORT-LONG POLICY PERIOD FACTORS

Policy Period	200,000	225,000	250,000	300,000	350,000	400,000	500,000	750,000	1,000,000
5	0.826	0.826	0.826	0.826	0.826	0.826	0.826	0.826	0.826
6	0.849	0.849	0.849	0.849	0.849	0.849	0.849	0.849	0.849
7	0.873	0.873	0.873	0.873	0.873	0.873	0.873	0.873	0.873
8	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897
9	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922
10	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947
11	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056
14	1.112	1.112	1.112	1.112	1.112	1.112	1.112	1.112	1.112
15	1.170	1.170	1.170	1.170	1.170	1.170	1.170	1.170	1.170
16	1.230	1.230	1.230	1.230	1.230	1.230	1.230	1.230	1.230
17	1.298	1.298	1.298	1.298	1.298	1.298	1.298	1.298	1.298
18	1.369	1.369	1.369	1.369	1.369	1.369	1.369	1.369	1.369

Factors for other Stop Loss Limits will be determined on an actuarially consistent basis.

ATTACHMENT E -- AGGREGATE STOP LOSS (ASL) RATE MANUAL

(1) ASL Annualized Base Rate Per \$100 of Claims

- Base rate table is attached (Attachment F)
- Life years are used to interpolate within the appropriate base rate column
- Base rates vary according to level of ISL coverage

(2) Managed Care Product Factor (Product description provided in Attachment G)

Product	MC Product Factor
TC	1.100
TCHL	1.000
OC	0.85
MC	0.75
QPOS	0.75
EPO	0.75
HMO	0.75
Open Access MC	0.75
Open Access QPOS	0.75
Open Access EPO	0.75
Open Access HMO	0.75
Choice II	0.75

(3) Ancillary Benefits Factor (1 + Ancillary Load)

- The addition of ancillary benefits such as Dental, Temporary Disability and pharmacy reduces total claim volatility. Thus, as ancillary claims increase as a percent of total claims, the ancillary load is decreased.

Ancillary Claims -- % of Total	Ancillary Load
0%	10%
1%	9%
2%	8%
3%	7%
4%	6%
5%	5%
6%	4%
7%	3%
8%	2%
9%	1%
10%+	0%

(4) Hospital Factor (1 + Hospital Load)

- The load for hospital cases is 25%

ATTACHMENT E -- AGGREGATE STOP LOSS (ASL) RATE MANUAL

(5) Additional Underwriting Adjustment (1 + Underwriting Adjustment)

- Additional underwriting adjustments will be calculated in accordance with the requirements described in Attachment A item 18.

(6) If the policy is sold *without* Individual Stop Loss (Aggregate Stop Loss only), the following two charges apply.

(6a) State Assessment Charge

A PEPM state assessment charge for employees resident in three states is added to the ASL rate. This charge is described in item (28) of Attachment A - Individual Stop Loss (ISL) Rate Manual. If Individual Stop Loss is included, this charge is zero.

(6b) State Premium Tax/Miscellaneous Assessment Charges

The load is 50 bp for premium taxes and 5 bp for state assessments not covered by the State Assessment Charge described in (6a) above. If Individual Stop Loss is included, this load is zero.

(7) Preliminary ASL Percentage Rate

$$= [(1) \times (2) \times (3) \times (4) \times (5) + (6a)] \times [1 + (6b)]$$

(8) Non-Pooled Paid Claims

- Trended, non-pooled claim dollars

(9) Lasering Adjustments to Non-Pooled Paid Claims

- at least 50% of the difference between each lasered claim ISL level and the overall case ISL level is calculated and added to non-pooled paid claims

(10) Aggregating Specific Adjustment to Non-Pooled Paid Claims

- at least 50% of the Aggregating Specific Stop Loss Amount is added to non-pooled paid claims

(11) Pooling and Coinsurance Adjustment

- Designed to adjust aggregate claim cost by calculating the increase or decrease of claims that will be covered under the Individual Stop Loss.
- The pooling and coinsurance adjustment is 0 if:
 - The case is ASL only
 - The paid claims are provided to the same limit as the ISL limit and the paid claims coinsurance percentage equals the ISL coinsurance percentage
- Calculation is as follows:
 - Premium 1 = premium calculated using the ISL limit and ISL coinsurance percentage
 - Premium 2 = premium calculated using the paid claims limit and paid claims coinsurance percentage
 - ASL adjustment = loss ratio x (Premium 1 – Premium 2)

ATTACHMENT E -- AGGREGATE STOP LOSS (ASL) RATE MANUAL

- When the the ISL contract is mature but the ASL contract is immature (plan types such as 15/12 ISL – 12/12 ASL, etc.), the calculation is as follows:

$$\text{ASL adjustment} = \text{loss ratio} \times (\text{Premium 1} - \text{Premium 2}) \times (\text{ASL Policy Period Length} - 3) / (\text{ASL Policy Period Length}) / \text{Contract Factor}$$

(12) Adjusted Non-Pooled Claims that Apply to ASL

$$= (8) + (9) + (10) + (11)$$

(13) Annual ASL Maximum Adjustment

Group Size	Aggregate Annual Maximum					
	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000	Unlimited
< 100	0%	2%	3%	5%	7%	10%
100 - 199	0%	3%	5%	7%	9%	15%
200 - 299	0%	4%	6%	8%	10%	20%
300 - 499	0%	5%	7%	9%	11%	25%
500 - 999	0%	5%	7%	9%	12%	30%
1,000 – 2,999	0%	5%	7%	9%	12%	40%
3,000 – 7,999	0%	0%	10%	15%	25%	100%
8,000 +	0%	0%	0%	20%	50%	100%

(14) Terminal Liability Option (TLO) or Terminal Reserve Option (TRO)

Optional coverage that if elected must be purchased at the beginning of the policy period. This provides the ability to cover run out claims upon policy termination. The factor is 1 if not elected.

- TLO: 3 Months of Run Out Protection 1.04
- TLO: 6 Months of Run Out Protection 1.06
- TRO: 12 Months of Run Out Protection 1.02

Upon termination, if the TLO option is exercised, additional mature premium must be paid to cover the run out protection period. The TRO Option provides 12 months of run-out protection that is automatically applied at termination and the additional mature premium is pre-funded in the first policy year. TRO is only available with the Aetna Funding Advantage Product.

(15) ASL Premium

$$= (7) \times (12) \times (1 + (13)) \times (14)$$

ATTACHMENT E -- AGGREGATE STOP LOSS (ASL) RATE MANUAL

Adjustments for ASL Base Rates will be determined by interpolation on an actuarially consistent basis:

$$Z = A + t (B - A)/(y - x) \text{ where}$$

- For a given ISL Level and ASL Level, for Life Years x, the Base Rate = A
- For a given ISL Level and ASL Level, for Life Years y, the Base Rate = B
- The value of Z is being determined for Life Years x+t where x+t is between x and y

Adjustments for additional Aggregate Annual Maximum amounts will be determined by interpolation on an actuarially consistent basis:

$$Z = A + t (B - A)/(y - x) \text{ where}$$

- For a given group size, for Annual Maximum x, the Load = A
- For a given group size, for Annual Maximum y, the Load = B
- The value of Z is being determined for the Annual Maximum x+t where x+t is between x and y

ATTACHMENT F – AGGREGATE STOP LOSS BASE RATES

Aetna Life Insurance Company

Aggregate Stop Loss Insurance Premiums

Twelve (12) Month Paid Policy Period

Annual Aggregate Stop Loss premiums are equal to the annual expected paid claims
(in thousands) times a percentage factor (sample factors shown below)

	110% AGGREGATE			115% AGGREGATE		
LIFE YEARS	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +
25	30.012%	22.080%	25.248%	25.858%	17.926%	21.094%
50	26.973%	19.844%	22.691%	23.239%	16.111%	18.957%
100	17.649%	13.380%	15.085%	13.916%	9.647%	11.352%
200	12.034%	8.898%	10.064%	8.301%	5.165%	6.331%
300	9.830%	7.468%	8.340%	6.164%	3.802%	4.675%
400	8.536%	6.635%	7.331%	4.969%	3.067%	3.763%
500	7.668%	6.100%	6.658%	4.194%	2.626%	3.185%
1,000	5.507%	4.674%	4.958%	2.450%	1.617%	1.901%
5,000	2.982%	2.835%	2.835%	0.539%	0.392%	0.392%
10,000	2.815%	2.786%	2.786%	0.372%	0.343%	0.343%

	120% AGGREGATE			125% AGGREGATE		
LIFE YEARS	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +
25	20.882%	13.198%	16.196%	10.380%	9.014%	9.469%
50	18.767%	11.861%	14.555%	9.329%	8.101%	8.510%
100	11.238%	7.103%	8.716%	5.586%	4.851%	5.096%
200	6.703%	3.802%	4.861%	3.332%	2.597%	2.842%
300	4.704%	2.626%	3.361%	2.225%	1.735%	1.891%
400	3.626%	2.029%	2.587%	1.666%	1.303%	1.421%
500	2.950%	1.676%	2.117%	1.333%	1.039%	1.137%
1,000	1.529%	0.960%	1.147%	0.676%	0.568%	0.598%
5,000	0.314%	0.245%	0.245%	0.176%	0.167%	0.176%
10,000	0.235%	0.225%	0.235%	0.167%	0.167%	0.167%

ATTACHMENT F – AGGREGATE STOP LOSS BASE RATES

LIFE YEARS	130% AGGREGATE			135% AGGREGATE		
	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +
25	8.571%	7.347%	8.062%	5.718%	5.718%	5.718%
50	7.703%	6.603%	7.245%	5.139%	5.139%	5.139%
100	4.613%	3.954%	4.338%	3.077%	3.077%	3.077%
200	2.568%	2.205%	2.323%	1.803%	1.803%	1.803%
300	1.715%	1.470%	1.548%	1.205%	1.205%	1.205%
400	1.294%	1.117%	1.176%	0.921%	0.921%	0.921%
500	1.029%	0.882%	0.931%	0.725%	0.725%	0.725%
1,000	0.519%	0.470%	0.480%	0.363%	0.363%	0.363%
5,000	0.137%	0.137%	0.137%	0.098%	0.098%	0.098%
10,000	0.137%	0.137%	0.137%	0.098%	0.098%	0.098%

LIFE YEARS	150% AGGREGATE		
	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +
25	2.083%	2.083%	2.083%
50	1.872%	1.872%	1.872%
100	1.121%	1.121%	1.121%
200	0.657%	0.657%	0.657%
300	0.441%	0.441%	0.441%
400	0.333%	0.333%	0.333%
500	0.265%	0.265%	0.265%
1,000	0.137%	0.137%	0.137%
5,000	0.039%	0.039%	0.039%
10,000	0.039%	0.039%	0.039%

Factors for lives other than those shown are determined on an actuarially consistent basis. Thus, for a customer that has 135% aggregate Stop Loss, \$50,000 individual Stop Loss, and 325 enrolled employees, the aggregate Stop Loss factor would be calculated as follows: $.921 + (1.205 - .921) \times [(400 - 325) / (400 - 300)] = 1.134$

ATTACHMENT G – DEFINITIONS OF MANAGED CARE PRODUCTS

<u>Code</u>	<u>Aetna Name</u>	<u>Industry Name/Brief Description</u>
TC	Traditional Choice indemnity insurance	Non-network product.
TCHL	Traditional Choice with Health Line indemnity insurance	Non-network product that requires certification for inpatient admissions
OC	Open Choice	PPO (Preferred Provider Option). In and out of network coverage. No gatekeeper/primary care physician or referrals required.
MC	Managed Choice	POS (Point of Service) plan. In and out of network coverage. Gatekeeper/primary care physician and referrals required.
QPOS	Quality Point of Service	Quality Point of Service plan. In and out of network coverage. Gatekeeper/primary care physician and referrals required.
EPO	Exclusive Provider Organization	Only in-network coverage. Gatekeeper/primary care physician and referrals required. Includes Aexcel network.
HMO	Health Maintenance Organization	Only in-network coverage. Gatekeeper/primary care physician and referrals required
OAMC	Open Access Managed Choice	POS (Point of Service) plan. In and out of network coverage. No gatekeeper/primary care physician or referrals required.
OAQPOS	Open Access Quality Point of Service	Quality Point of Service plan. In and out of network coverage. Gatekeeper/primary care physician and referrals required.
OAEPO	Open Access Exclusive Provider Organization	EPO (Exclusive Provider Organization). Only in-network coverage. No gatekeeper/primary care physician or referrals required. Includes Aexcel network.
OAHMO	Open Access Health Maintenance Organization	Only in-network coverage. No gatekeeper/primary care physician or referrals required.
CHOICE II	Choice POS II	In and out of network coverage. No gatekeeper/primary care physician or referrals required.

ATTACHMENT H – AGGREGATING SPECIFIC STOP LOSS OPTION

Aggregating Specific Stop Loss is an additional deductible level that applies to the group, in addition to the individual stop loss deductible. The aggregating specific stop loss deductible may be met by one claim or by the sum of many claims.

Coverage applies to claims under the self-insured medical benefit plans that meet the definition of a Contractual Loss under the Stop Loss policy.

Development of Rates

Individual Stop Loss premium rates are a function of base rates that vary by Individual Stop Loss level and are adjusted for each group’s characteristics. The amount of reduction applied to the net claim costs also vary by Individual Stop Loss level, as well as Aggregating Stop Loss level, case size, and geographic area. The adjustments were developed using Monte Carlo simulation.

The methodology required to apply the aggregating stop loss option is as follows:

1. Calculate Individual Stop Loss rate using the standard method described in Attachment A.
2. Look up amount of reduction to be applied to net claim costs. A sample table has been included below. Again, reductions are based on case size, area, individual stop loss level and aggregating stop loss level.
3. Adjust Gross Premium to reflect adjusted claim costs.

Note:

- Reduction will not exceed Aggregating Specific deductible.
- Retention levels for both the standard ISL rate and the Aggregating specific stop loss product are equivalent.

Reduction to Net Premium (Expected Claim Costs)

Geographic Area = C

Group Size	Individual Stop Loss	Aggregating Stop Loss										
		20,000	25,000	50,000	75,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
100	25,000	9.9%	12.1%	21.8%	29.7%	36.4%	46.8%	54.9%	65.9%	76.8%	82.7%	85.2%
100	50,000	10.7%	13.0%	23.0%	30.7%	38.0%	48.3%	56.5%	66.7%	77.1%	82.8%	85.3%
100	100,000	10.2%	12.6%	22.5%	29.7%	37.1%	46.6%	53.7%	64.1%	75.5%	81.5%	84.4%
100	150,000	9.6%	12.0%	21.1%	28.1%	34.4%	43.4%	50.3%	61.3%	73.4%	80.0%	83.4%
100	200,000	8.2%	9.9%	18.3%	24.7%	30.4%	39.7%	46.7%	58.3%	70.7%	78.2%	82.1%
100	300,000	6.5%	8.3%	15.2%	21.7%	26.9%	37.3%	44.3%	55.5%	68.4%	77.6%	82.3%
100	500,000	5.9%	7.5%	14.1%	20.6%	25.1%	34.1%	40.6%	52.3%	67.0%	78.5%	84.8%
100	750,000	5.2%	6.2%	13.1%	18.2%	24.7%	33.7%	41.0%	53.9%	70.7%	83.6%	91.5%
100	1,000,000	5.9%	6.1%	13.6%	17.6%	23.0%	30.9%	37.9%	50.5%	67.9%	83.7%	91.1%
200	25,000	5.2%	6.5%	12.6%	18.3%	23.5%	32.7%	40.4%	53.2%	69.5%	80.3%	84.3%
200	50,000	6.8%	8.3%	15.6%	22.0%	27.9%	37.8%	46.2%	59.3%	74.0%	82.0%	84.5%
200	100,000	7.8%	9.5%	17.7%	24.8%	31.1%	41.9%	50.1%	61.7%	75.1%	80.6%	83.5%
200	150,000	8.0%	9.7%	18.3%	26.0%	32.6%	42.5%	50.1%	60.6%	72.7%	79.2%	82.6%
200	200,000	8.1%	9.8%	18.1%	24.4%	30.1%	39.3%	46.2%	57.7%	70.0%	77.5%	81.3%
200	300,000	6.5%	8.2%	15.0%	21.5%	26.6%	36.9%	43.9%	54.9%	67.7%	76.8%	81.4%
200	500,000	5.9%	7.4%	14.0%	20.4%	24.8%	33.7%	40.2%	51.8%	66.3%	77.7%	84.0%
200	750,000	5.1%	6.1%	12.5%	18.2%	23.9%	33.4%	40.8%	50.9%	69.5%	82.5%	83.0%
200	1,000,000	3.6%	5.0%	9.0%	15.2%	19.8%	29.8%	37.5%	50.0%	67.3%	78.5%	78.5%

Group Size	Individual Stop Loss	Aggregating Stop Loss										
		20,000	25,000	50,000	75,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
500	25,000	2.2%	2.8%	5.6%	8.3%	11.0%	16.2%	21.4%	31.0%	46.7%	60.5%	70.4%
500	50,000	3.3%	4.1%	8.1%	11.8%	15.6%	22.4%	28.9%	39.9%	55.9%	69.6%	78.3%
500	100,000	4.8%	5.9%	11.3%	16.1%	20.8%	28.9%	36.4%	47.6%	63.7%	75.8%	82.8%
500	150,000	5.5%	6.9%	13.0%	18.7%	23.3%	32.4%	39.7%	51.1%	66.8%	78.3%	81.8%
500	200,000	5.8%	7.3%	13.6%	19.5%	24.2%	33.2%	40.7%	52.7%	67.9%	76.7%	80.5%
500	300,000	5.9%	7.4%	13.7%	19.8%	25.2%	34.7%	42.5%	53.7%	67.0%	76.0%	81.1%
500	500,000	5.7%	7.0%	13.3%	19.3%	24.6%	33.5%	39.8%	50.0%	62.9%	71.3%	77.0%
500	750,000	4.5%	5.6%	10.9%	16.0%	20.4%	28.4%	33.6%	43.9%	56.1%	68.0%	77.5%
500	1,000,000	3.6%	4.5%	8.9%	12.6%	16.1%	21.7%	26.7%	36.0%	53.2%	70.5%	77.7%
1,000	25,000	1.0%	1.2%	2.5%	3.7%	4.9%	7.3%	9.7%	14.6%	23.9%	35.3%	45.6%
1,000	50,000	1.5%	1.9%	3.7%	5.6%	7.4%	11.1%	14.6%	21.7%	34.5%	48.3%	59.5%
1,000	100,000	2.5%	3.2%	6.2%	9.1%	11.9%	17.5%	22.8%	32.2%	48.3%	63.2%	73.1%
1,000	150,000	3.4%	4.2%	8.3%	12.1%	15.9%	22.6%	28.9%	39.9%	56.8%	70.4%	77.1%
1,000	200,000	4.3%	5.3%	10.1%	14.6%	18.8%	26.6%	33.2%	44.8%	61.3%	73.0%	78.6%
1,000	300,000	5.0%	6.3%	12.0%	17.4%	22.4%	31.5%	39.3%	51.1%	65.9%	74.3%	80.0%
1,000	500,000	5.7%	6.9%	13.2%	19.1%	24.3%	33.2%	39.4%	49.5%	61.7%	70.6%	75.3%
1,000	750,000	4.5%	5.5%	10.8%	15.8%	20.0%	28.2%	33.3%	43.4%	55.5%	65.8%	72.1%
1,000	1,000,000	3.6%	4.4%	8.8%	12.4%	16.0%	21.4%	26.4%	35.6%	51.6%	65.3%	71.6%
5,000	25,000	0.2%	0.3%	0.5%	0.8%	1.0%	1.5%	2.0%	3.1%	5.1%	7.7%	10.2%
5,000	50,000	0.3%	0.4%	0.8%	1.2%	1.5%	2.3%	3.1%	4.6%	7.7%	11.6%	15.5%
5,000	100,000	0.5%	0.7%	1.3%	2.0%	2.6%	3.9%	5.3%	7.9%	13.3%	19.7%	25.9%
5,000	150,000	0.8%	1.0%	1.9%	2.9%	3.8%	5.8%	7.9%	11.6%	18.9%	27.5%	34.4%
5,000	200,000	1.1%	1.4%	2.7%	4.1%	5.4%	8.0%	10.3%	15.2%	24.1%	34.2%	43.0%
5,000	300,000	1.5%	2.0%	3.9%	6.0%	7.9%	12.1%	16.0%	22.3%	35.1%	46.2%	56.2%
5,000	500,000	3.1%	3.8%	7.5%	10.8%	13.9%	19.8%	25.0%	34.1%	47.5%	61.4%	70.2%
5,000	750,000	3.8%	4.8%	9.4%	13.8%	17.9%	25.8%	32.6%	42.6%	54.4%	64.5%	70.7%
5,000	1,000,000	3.5%	4.3%	8.6%	12.2%	15.7%	21.0%	25.9%	34.9%	50.6%	64.0%	70.2%
10,000	25,000	0.1%	0.1%	0.3%	0.4%	0.5%	0.8%	1.1%	1.6%	2.7%	4.1%	5.4%
10,000	50,000	0.2%	0.2%	0.4%	0.6%	0.8%	1.2%	1.6%	2.5%	4.1%	6.1%	8.2%
10,000	100,000	0.3%	0.4%	0.7%	1.0%	1.4%	2.1%	2.8%	4.2%	7.0%	10.4%	13.9%
10,000	150,000	0.4%	0.5%	1.0%	1.5%	2.1%	3.1%	4.2%	6.3%	10.6%	15.8%	20.4%
10,000	200,000	0.6%	0.7%	1.5%	2.2%	2.9%	4.4%	5.7%	8.6%	14.5%	21.4%	27.8%
10,000	300,000	0.8%	1.1%	2.2%	3.5%	4.6%	7.3%	9.9%	14.3%	24.2%	32.8%	43.5%
10,000	500,000	2.2%	2.7%	5.3%	7.9%	10.4%	15.0%	19.2%	26.9%	37.3%	49.0%	58.2%
10,000	750,000	2.8%	3.5%	6.8%	10.1%	12.9%	18.9%	24.6%	33.9%	47.2%	58.8%	64.6%
10,000	1,000,000	3.0%	3.8%	7.2%	10.6%	13.9%	19.7%	25.0%	34.1%	47.5%	58.3%	67.2%
25,000	25,000	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.7%	1.1%	1.4%
25,000	50,000	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.7%	1.1%	1.7%	2.2%
25,000	100,000	0.1%	0.1%	0.2%	0.3%	0.4%	0.6%	0.8%	1.1%	2.0%	2.9%	3.9%
25,000	150,000	0.1%	0.1%	0.3%	0.4%	0.6%	0.9%	1.2%	1.8%	3.1%	4.7%	6.1%
25,000	200,000	0.2%	0.2%	0.4%	0.6%	0.8%	1.3%	1.7%	2.5%	4.4%	6.6%	8.6%
25,000	300,000	0.3%	0.4%	0.7%	1.2%	1.6%	2.2%	2.9%	4.1%	7.3%	10.1%	14.8%
25,000	500,000	0.8%	1.0%	2.0%	2.9%	3.9%	4.8%	5.8%	8.3%	12.2%	18.6%	24.6%
25,000	750,000	1.1%	1.4%	2.7%	4.1%	5.4%	7.0%	8.8%	12.8%	21.0%	30.3%	38.9%
25,000	1,000,000	1.7%	2.1%	4.0%	5.8%	7.5%	9.5%	11.6%	16.7%	27.8%	40.0%	49.8%

Premium rates for other numbers of lives and/or Individual/Aggregating Stop Loss limits will be determined on an actuarially consistent basis.

SERFF Tracking #:

AENX-G129224501

State Tracking #:

Company Tracking #:

DC076900100032

State: District of Columbia **Filing Company:** Aetna Life Insurance Company
TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan
Product Name: 2013 SG - Aetna Funding Advantage (Stop Loss)
Project Name/Number: 2013 SG - Aetna Funding Advantage (Stop Loss)/DC076900100032

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	actuarialmemo2013.PDF
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	N/A - not third party
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	Please see Actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	

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

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A - New Product
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
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SERFF Tracking #:

AENX-G129224501

State Tracking #:

Company Tracking #:

DC076900100032

State: District of Columbia **Filing Company:** Aetna Life Insurance Company
TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan
Product Name: 2013 SG - Aetna Funding Advantage (Stop Loss)
Project Name/Number: 2013 SG - Aetna Funding Advantage (Stop Loss)/DC076900100032

Bypass Reason:	Not Applicable to Stop Loss
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not Applicable to Stop Loss
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC 9-30 Cover Letter.PDF
Item Status:	
Status Date:	

Aetna Life Insurance Company

Actuarial Memorandum

Stop Loss Insurance Premium Rates

Purpose and Scope

The purpose of this memorandum is to submit the rate manual for Stop Loss insurance policy GR-96834 issued by Aetna Life Insurance Company to small group employers. The respective rates will apply for future policy effective months.

Benefit Description

There are three types of coverage arrangements: Individual Stop Loss, which limits a plan sponsor's liability for claims of individual members under a self-insured medical benefit plan; Aggregate Stop Loss, which limits a plan sponsor's liability for aggregate claims under the benefit plan; and a combination of Individual and Aggregate coverages. Coverage is written on an optionally renewable basis.

Individual Stop Loss (ISL) will be issued to plan sponsors with 2-50 employees, on a policy-year, claims-paid (or claims-issued) basis. Policy duration may vary from 6 to 18 months, although we will quote ISL only on a policy period as short as 5 months. A 12-month policy is standard.

Aggregate Stop Loss (ASL) is standardly written in conjunction with ISL coverage for employee medical plans covered by Aetna Stop Loss. ASL policies may also be written on a stand-alone basis. Policy duration may vary from 6 to 18 months. A 12-month policy is standard.

Coverage applies to claims under the self-insured medical benefit plans that meet the definition of an Eligible Claim Expense under the Stop Loss policy.

Development of Rates

Individual Stop Loss premium rates are a function of base rates that vary by Individual Stop Loss level and are adjusted for each group's characteristics (i.e., age, gender, area, industry, single/family mix, contract type, annual leveraged trend, policy period length and medical plan). ASL limits (subject to individual state requirements) are expressed as a percentage (e.g., 125%) of the plan sponsor's total expected claim liability during the Stop Loss policy period, excluding claims expected to be covered by ISL. Premium amounts are based on total expected claims and the applicable rate for the requested ASL limit. A complete description of the method of rate definition for Individual and Aggregate Stop Loss is attached.

Loss Ratio

The target loss ratio for Stop Loss is 70%. General expenses account for 6-7% of earned premium, commissions account for 0-15% of earned premium, and premium taxes, assessments, licenses and fees, another 3-4%. Profit and risk charges comprise the remaining portion.

Actuarial Certification

To the best of my knowledge and judgement, this submittal is in compliance with the applicable laws and regulations of your state.

A handwritten signature in cursive script that reads "Laura A. Barry".

Laura Barry, FSA, MAAA

Dated: August 30, 2013



Theresa M. Hatzikostas
Actuarial Manager
Aetna
Finance, Actuarial
151 Farmington Avenue, RE2R
Hartford, CT 06156
Phone: 860-273-8494
Fax 860-273-2291
Email: HatzikostasTM@Aetna.com

September 30, 2013

District of Columbia Department of Insurance

Re: Aetna Life Insurance Company NAIC No. 001-60054
NAIC Product Code - H12 - Health Excess/Stop Loss
Filing Group Number: - 07690
Proposed Effective Date: On Approval
Stop Loss Insurance Rate Filing (Small Group)
Rates: GR-96834, GR-96834-R-2 - ISL/ASL

Enclosed is the Stop Loss Rate Manual to be used in conjunction with Stop Loss Policy Forms GR-96834, GR-96834-R-1, GR-96834-R-2 and GR-96834-APP submitted separately under SERFF Filing ID: AENX-G129191669.

This is a new filing for Small Group Health Excess/Stop Loss and does not replace a previously approved rate filing. There are no existing **small group** employer Stop Loss policyholders in the District of Columbia or Countrywide therefore the premium impact, historical rate changes, mandatory five years of experience etc. cannot be provided.

As required, the Actuarial Memorandum is included in this submission.

I believe that this submission is complete and in proper order. If your Department requires anything further in connection with this filing, please feel free to contact me at 860-273-8494.

Thank you for your time and consideration.

Sincerely,

Theresa M. Hatzikostas
Actuarial Manager