

**State:** District of Columbia **Filing Company:** ReliaStar Life Insurance Company  
**TOI/Sub-TOI:** H03G Group Health - Accidental Death & Dismemberment/H03G.000 Health - Accidental Death & Dismemberment  
**Product Name:** Group Health AD&D  
**Project Name/Number:** ER PAI Act Memo /None

### Filing at a Glance

Company: ReliaStar Life Insurance Company  
 Product Name: Group Health AD&D  
 State: District of Columbia  
 TOI: H03G Group Health - Accidental Death & Dismemberment  
 Sub-TOI: H03G.000 Health - Accidental Death & Dismemberment  
 Filing Type: Rate  
 Date Submitted: 10/21/2013  
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 SERFF Status: Assigned  
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 Co Tr Num: ER PAI ACT MEMO  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Kathy Healy  
 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: ER PAI Act Memo	Status of Filing in Domicile: Not Filed
Project Number: None	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: Large
Group Market Type: Employer	Overall Rate Impact:
Filing Status Changed: 10/24/2013	
State Status Changed:	Deemer Date:
Created By: Kathy Healy	Submitted By: Kathy Healy
Corresponding Filing Tracking Number:	

**Filing Description:**

The attached Actuarial Memorandum is being filed in support of our Group Health Accidental Death and Dismemberment Policy HP09GP, approved as exempt on January 10, 2005.

### Company and Contact

**Filing Contact Information**

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**Filing Company Information**

ReliaStar Life Insurance Company	CoCode: 67105	State of Domicile: Minnesota
P.O. Box 20	Group Code: 229	Company Type:
Minneapolis, MN 55440-0020	Group Name:	State ID Number:
(612) 372-5246 ext. [Phone]	FEIN Number: 41-0451140	

### Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

**State:** District of Columbia **Filing Company:** ReliaStar Life Insurance Company  
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## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	DC PAI LETTER.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	DCPAI2013.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	Not a new form filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
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<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**ReliaStar Life Insurance Company**  
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Minneapolis, MN 55401  
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Kathy Healy, FLMI, AIRC  
Compliance Analyst

October 21, 2013

District of Columbia Insurance and Securities Regulation  
Products Analysis Division  
810 First Street NE, Suite 701  
Washington, DC 20002

RE: ReliaStar Life Insurance Company, NAIC #67015  
Supporting Actuarial Memorandum

The attached Actuarial Memorandum is being filed in support of our Group Health Accidental Death and Dismemberment Policy HP09GP, approved as exempt on January 10, 2005.

Thank you for your consideration of this submission.



Kathy Healy

Enclosure

Lawrence S. Nelson, FSA, MAAA  
Vice President and Actuary  
Office (612) 342-3325  
Fax (612) 342-7029

**Actuarial Memorandum**  
**Group Accidental Death and Dismemberment Policy**  
**ReliaStar Form # HP09GP, Washington D.C.**

I. Summary

This memo supports ReliaStar's group Accidental Death and Dismemberment product filing (form # HP09GP) approved as an exempt filing on January 10, 2005.

This is a group policy, issued to an employer, providing Accidental Death and Dismemberment (AD&D) benefits to employees and dependents of employees. The benefit pays 100% of the full AD&D face amount for death due to an accident. It pays 100% or less for other losses (loss of sight, hands, feet, speech, hearing or thumb & index finger and paralysis) as described in the policy and due to an accident.

Additional AD&D benefits can be included in the policy at the employer's option. Additional employee AD&D benefits include Safe Driver, Coma, Education, Exposure and Disappearance, Occupational Assault, Line of Duty, Burn Disfigurement, Rehabilitation, Total & Permanent Disability, HIV, Training, Transportation, Child Care, Elder Care and Common Carrier. Additional dependent AD&D benefits include Safe Driver, Coma, Education, Exposure and Disappearance, Burn Disfigurement, Rehabilitation, Transportation, Child Care, Common Disaster and Common Carrier. One or more of these optional benefits generally requires a load to the premium rate developed for AD&D coverage without these optional benefits.

II. Premium Rates

Coverage is funded through premiums paid by the employer and/or employee. Premium rates are determined on a case by case basis. Premium rates may vary by employer paid vs. employee paid, but do not vary by sex. Premium rates can generally be changed on the group's annual renewal date.

Premium rates equal the composite claim cost rate(s) divided by the desired loss ratio. Determination of the composite claim cost rate(s) and desired loss ratio are described below.

The spouse premium rate per \$1000 of coverage is the same as employee rate. The premium rate covering all children is 2.0 times the employee premium rate. These factors are based on experience under ReliaStar's AD&D coverage attached to employer group term life and average size of families.

### III. Claim Cost :

Expected claim rates are developed based on ReliaStar experience of AD&D attached to ReliaStar's Group Term Life Insurance, and industry AD&D experience.

For employer paid coverage, total claim cost is equal the sum of the product of applicable claim rate (male or female) and individual volume (based on census information). The unisex composite claim cost rate is the total male and female claim cost divided by the total male and female volume. For AD&D volume exceeding Reliastar's retention (\$750,000), reinsurance rates are used instead of claim rates. For employee paid coverage, the same calculation is followed using the employee paid claim rates.

	<u>Claim Rate per \$1000 / Month</u>
ER Paid Male	0.019
ER Paid Female	0.009
EE Paid Male	0.022
EE Paid Female	0.011

### IV. Other Rating Factors

#### Optional Benefits

Depending on the optional benefits selected by the employer, the factors below are multiplied against claim cost. Factors are based primarily on actuarial judgment of expected incident and level of benefits (industry or ReliaStar experience was not available or credible).

Safe Driver	1.05
Coma	1.01
Education	1.05
Exposure and Disappearance	1.01
Occupational Assault	1.01
Line of Duty	1.25
Burn Disfigurement	1.01
Rehabilitation	1.01
Total and Permanent Disability	1.07
HIV	1.01
Training	1.01

Transportation	1.01
Child Care	1.05
Elder Care	1.01
Common Carrier	1.05
Common Disaster	1.02

Industry factors

Factors ranging from 2.58 to .77 are multiplied against claim cost to arrive at industry adjusted claim cost. 2.58 is applied to hazard industries such as off shore oil and gas services. .77 is applied to low risk industries such as hospitals. Current factors are provided on attached Table A and are based on ReliaStar experience of AD&D attached to Group Term Life, SOA industry studies and actuarial judgment:

V. Desired Loss Ratio

The desired loss ratio reflects commission, premium tax, profit margin, ReliaStar expenses and investment income. ReliaStar expense assumptions are based on ReliaStar functional expense studies.

Shown below are retention components and resulting desired loss ratio for an average size case (1750 employees).

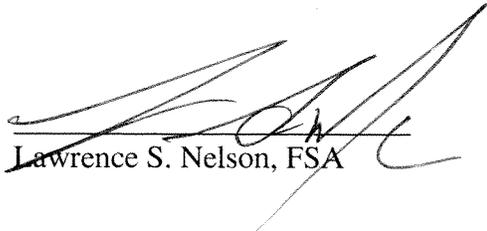
	<u>Number of Covered Lives</u>
	<u>1750</u>
ReliaStar Expenses	
Annual Fixed per Case	\$750
Annual Per Employee	\$1.65
Percent of Premium	13.7%
Commission (percent of premium)	10.0%
Premium Tax (percent of premium)	2.0%
Profit Margin (percent of premium)	9.0%
Investment Income (percent of premium)	0.5%
Expected Annual Incurred Claims	\$35,750
Annual Expenses & Profit less Investment Income	40.3%
Annual Premium	\$59,900
Expected Desired Loss Ratio	59.7%

VI. Non-forfeiture and Cash Value

This group AD&D policy does not generate non-forfeiture or cash values.

V. Premiums in Relation to Benefits

The minimum anticipated loss ratio is 50%. To the best of my knowledge and judgement, this rate filing is in compliance with the applicable laws and regulations of this state and premiums charged are reasonable in relation to benefits provided.



Lawrence S. Nelson, FSA

October 21, 2013

## AD&D SIC Loads

SIC Code	Description	AD&D
11	Cash Grains	2.04
13	Field Crops, Except Cash Grain	2.04
16	Vegetables and Melons	2.02
17	Fruits and Tree Nuts	2.02
18	Horticultural Specialties	2.02
19	General Farms, Primarily Crop	2.04
21	Livestock, Except Dairy, Poultry	1.67
24	Dairy Farms	1.75
25	Poultry and Eggs	1.50
27	Animal Specialties	1.50
29	General Farms, Primarily Livestock and Animal Specialties	1.75
71	Soil Preparation Services	1.73
72.1	Crop Planting, Cultivating, & Protecting (including Dusting with Aviation)	2.58
72.1	Crop Planting, Cultivating, & Protecting (including Dusting without Aviation)	1.89
72.2	Crop Harvesting, Primarily by Machine	1.74
72.3	Crop Preparation Services for Market, Except Cotton Ginning	1.65
72.4	Cotton Ginning	2.10
74	Veterinary Services	1.15
75	Animal Services Except Veterinary	1.15
76	Farm Labor and Mgt. Services	1.67
78.1	Landscape Counseling & Planning	1.50
78.2	Lawn & Garden Services	1.50
78.3	Ornamental Shrub & Tree Services	1.67
81	Timber Tracts	2.58
83	Forest Nurseries and Gathering of Forest Products	2.58
85	Forestry Services (with Incidental Firefighting)	2.58
85	Forestry Services (without Firefighting)	2.59
91	Commercial Fishing	2.58
92	Fish Hatcheries and Preserves	1.66
97	Hunting Trapping and Game Propagation	DTQ
101	Iron Ores	2.35
102	Copper Ores	2.35
103	Lead and Zinc Ores	2.35
104	Gold and Silver Ores	2.35
106	Ferroalloy Ores, Except Vanadium	2.35
108	Metal Mining Services	2.27
109	Misc. Metal Ores	2.35
122.1	Bituminous Coal and Lignite Surface Mining	2.27
122.2	Bituminous Coal Underground Mining	2.26
123	Anthracite Mining	2.26
124	Coal Mining Services	2.26
131	Crude Petroleum & Natural Gas	1.60
132	Natural Gas Liquids	1.67
138	Oil & Gas Field Services (with Offshore Rigs)	2.58
138	Oil & Gas Field Services (without Offshore Rigs)	2.06

## AD&D SIC Loads

### SIC

SIC Code	Description	AD&D
141	Dimension Stone	2.21
142	Crushed & Broken Stone, Including Riprap	2.21
144	Sand & Gravel	2.12
145	Clay, Ceramic, Refractory Minerals	2.12
147	Chemical & Fertilizer Mining	2.12
148	Non-Metallic Mineral Services, Except Fuels	1.99
149	Misc. Non-Metallic Minerals, Except Fuels	2.07
152	General Building Contractors - Residential Buildings	1.40
153	Operative Builders	1.40
154	General Building Contractors - Nonresidential Buildings	1.40
161	Highway & Street Construction Except Elevated Highways	1.65
162	Heavy Construction, Except Highway and Street Construction	1.65
171	Plumbing, Heating, and Air Conditioning	1.39
172	Painting and Paper Hanging	1.33
173	Electrical Work	1.44
174.1	Masonry, Stone Setting & Other Stone Work	1.39
174.2	Plastering, Drywall, Acoustical, & Insulation Work	1.39
174.3	Terrazzo, Tile, Marble, & Mosaic Work	1.39
175	Carpentry and Floor Work	1.39
176	Roofing, Siding, and Sheet Metal Work	1.60
177	Concrete Work	1.44
178	Water Well Drilling	1.44
179.1	Structural Steel Erection	1.67
179.3	Glass & Glazing Work	1.43
179.4	Excavation Work	1.49
179.5	Wrecking & Demolition Work	1.61
179.6	Installation or Erection of Building Equipment, not Elsewhere Classified	1.44
179.9	Special Trade Contractors Not Elsewhere Classified	1.44
201.1	Meat Packing Plants	1.21
201.3	Sausages and Other Prepared Meat Products	1.21
201.5	Poultry Slaughtering and Processing	1.21
202	Dairy Products	1.10
203	Canned, Preserved Fruits, Veg.	1.04
204	Grain Mill Products	1.10
205	Bakery Products	1.04
206	Sugar & Confectionery Products	1.04
207	Fats & Oils	1.04
208	Beverages (Alcoholic)	1.04
208	Beverages (Non-alcoholic)	1.05
209	Misc. Food Preparation & Products	1.04
211	Cigarettes	1.22
212	Cigars	1.22
213	Chewing and Smoking Tobacco and Snuff	1.22
214	Tobacco Stemming & Redrying	1.22
221	Broadwoven Fabric Mills, Cotton	1.08
222	Broadwoven Fabric Mills Manmade Fiber and Silk	1.08
223	Broadwoven Fabric Mills, Wool	1.08
224	Narrow Fabrics, Cotton, Wool,	1.08
225	Knitting Mills	1.08
226	Dyeing & Finishing (except wool fabrics and knit goods)	1.08

**AD&D SIC Loads**

<b>Code</b>	<b>Description</b>	<b>AD&amp;D</b>
227	Carpets and Rugs	1.08
228	Yarn & Thread Mills	1.08
229	Misc. Textile Goods	1.08
231	Men's Suits, Coats, Overcoats	0.96
232	Men's Furnishings, Work Clothing and Allied Garments	0.96
233	Women's Outerwear	0.96
234	Women's & Children's Undergarments	0.96
235	Hats, Caps & Millinery	0.96
236	Children's Outerwear	0.96
237	Fur Goods	0.96
238	Misc. Apparel & Accessories	0.96
239	Misc. Fabricated Textile Prod.	0.96
241	Logging Camps & Logging Contr.	DTQ
242	Sawmills & Planning Mills	1.51
243	Millwork, Veneer, Plywood, Structural Wood Members	1.52
244	Wood Containers	1.27
245	Wood Buildings & Mobile Homes	1.33
249	Misc. Wood Products	1.27
251	Household Furniture	1.23
252	Office Furniture	1.23
253	Public Building & Related Furniture	1.23
254	Partitions, Shelving, Lockers and Office and Store Fixtures	1.23
259	Misc. Furniture & Fixtures	1.23
261	Pulp Mills	1.28
262	Paper Mills, Except Building Paper	1.21
263	Paperboard Mills	1.21
265	Paperboard Containers and Boxes	1.14
267	Converted Paper & Paperboard Products, Except Containers & Boxes	1.11
271	Newspapers	0.91
272	Periodicals	0.90
273	Books	0.90
274	Misc. Publishing	0.90
275	Commercial Printing	0.91
276	Manifold Business Forms	0.91
277	Greeting Card Publishing	0.91
278	Blankbooks, Loose-leaf Binders, & Bookbinding & Related Work	0.91
279	Service Industries for the Printing Trade	0.91
281	Industrial Inorganic Chemicals	1.09
282	Plastics, Synthetic Resin, Rubber & Other Fibers, Except Glass	1.05
283	Drugs	0.97
284	Soap, Detergents, Cleaning Preparations, Perfume, Cosmetics, etc.	1.01
285	Paint, Varnish, etc.	1.01
286	Industrial Organic Chemicals	1.10
287	Agricultural Chemicals	1.15
289.1	Adhesives & Sealants	1.10
289.2	Explosives	1.59
289.3	Printing Ink	1.02
289.5	Carbon Black	1.02
289.9	Chemicals & Chemical Preparations, Not Elsewhere Classified	1.10
291	Petroleum Refining	1.25
295	Asphalt Paving & Roofing Materials	1.26

## AD&D SIC Loads

### SIC

Code	Description	AD&D
299	Misc. Petroleum & Coal Products	1.25
301	Tires & Inner Tubes	1.17
302	Rubber & Plastic Footwear	1.12
305	Gaskets, Packing, & Sealing Devices & Rubber & Plastic Hose & Belting	1.17
306	Fabricated Rubber Products Not Elsewhere Classified	1.12
308	Misc. Plastics Products	1.12
311	Leather Tanning & Finishing	1.01
313	Boot & Shoe Cut Stock & Findings	1.01
314	Footwear, Except Rubber	0.99
315	Leather Gloves & Mittens	0.99
316	Luggage	0.99
317	Handbags, Other Personal Leather Goods	0.99
319	Misc. Leather Goods	0.99
321	Flat Glass	1.41
322	Glass & Glassware, Pressed or Blown	1.32
323	Glass Products, Made of Purchased Glass	1.39
324	Cement, Hydraulic	1.45
325	Structural Clay Products	1.45
326	Pottery & Related Products	1.39
327	Concrete, Gypsum & Plaster Products	1.45
328	Cut Stone & Stone Products	1.42
329.1	Abrasive Products	1.43
329.2	Asbestos Products	1.50
329.5	Minerals and Earths, Ground or Otherwise Treated	1.40
329.6	Mineral Wool	1.40
329.7	Nonclay Refractories	1.41
329.9	Nonmetallic Mineral Products, Not Elsewhere Classified	1.41
331	Blast Furnaces, Steel Works, Rolling & Finishing Mills	1.30
332	Iron & Steel Foundries	1.30
333	Primary Smelting & Refining of Nonferrous Metals	1.30
334	Secondary Smelting & Refining of Nonferrous Metals	1.30
335	Rolling, Drawing, Extruding of Nonferrous Metals	1.30
336	Nonferrous Foundries (Castings)	1.30
339	Misc. Primary Metal Products	1.30
341	Metal Cans & Shipping Containers	1.17
342	Cutlery, Hand Tools, General Hardware	1.17
343	Plumbing Fixtures, Heating Equipment, Except Electric & Warm Air	1.17
344.1	Fabricated Structural Metal	1.30
344.2	Metal, Doors, Sash, Frames, Molding, Trim	1.30
344.3	Fabricated Plate Work (Boiler Shops)	1.30
344.4	Sheet Metal Work	1.30
344.6	Architectural & Ornamental Metal Work	1.30
344.8	Prefabricated Metal Buildings & Components	1.30
344.9	Miscellaneous Structural Metal Work	1.30
345	Screw Machine Prod. & Bolts, Nuts, Screws, Rivets & Washers	1.17
346	Metal Forgings & Stampings	1.20
347	Coating, Engraving, Allied Services	1.20
348	Ordinance & Accessories, Except Vehicles and Guided Missiles	1.70
349	Misc. Fabricated Metal Products	1.25

**AD&D SIC Loads****SIC**

<b>Code</b>	<b>Description</b>	<b>AD&amp;D</b>
351	Engines & Turbines	1.16
352	Farm & Garden Machinery & Equipment	1.10
353	Construction, Mining & Materials Handling Machinery Equipment	1.16
354	Metalworking Machinery & Equipment	1.09
355	Special Industry Machinery, Except Metalworking Machinery	1.05
356	General Industry Machinery and Equipment	1.05
357	Computer & Office Equipment	0.92
358	Refrigeration & Service Industry Machinery	1.05
359	Misc. Industrial & Commercial Machinery & Equipment, Except Electric	1.05
361	Electric Transmission & Distribution Equipment	0.98
362	Electrical Industrial Apparatus	0.98
363	Household Appliances	1.00
364	Electric Lighting & Wiring Equipment	0.98
365	Household Audio & Video Equipment, and Audio Recordings	0.93
366	Communication Equipment	0.93
367	Electronic Components & Accessories	0.92
369	Misc. Electrical Machinery, Equipment & Supplies	0.98
371	Motor Vehicles & Motor Vehicle Equipment	1.25
372	Aircraft & Parts	1.18
373	Ship & Boat Building & Repairing	1.25
374	Railroad Equipment	1.25
375	Motorcycles, Bicycles, Parts	1.40
376	Guided Missiles, Space Vehicles & Parts	1.20
379	Misc. Transportation Equipment	1.25
381	Search, Detection, Navigation, Guidance, Aeronautical, & Nautical Systems, Instruments, & Equipment	0.94
382	Laboratory Apparatus & Analytical, Optical, Measuring, & Controlling Instruments	0.93
384	Surgical, Medical, Dental Instruments & Supplies	0.93
385	Ophthalmic Goods	0.92
386	Photographic Equip. & Supplies	0.93
387	Watches, Clocks, Clockworks Devices, & Parts	0.93
391	Jewelry, Silverware, Plated Ware	0.98
393	Musical Instruments	0.98
394	Dolls, Toys, Games & Sporting & Athletic Goods	0.98
395	Pens, Pencils, Artist's Materials	0.98
396	Costume Jewelry, Costume Novelties, Buttons & Misc. Notions, Except Precious Metal	0.98
399	Misc. Manufacturing Industries	0.98
401	Railroads	1.55
411	Local & Suburban Passenger Transportation	1.48
411.9	Local Passenger Transportation Not Elsewhere Classified (includes Ambulance Service)	1.48
412	Taxicabs	1.62
413	Intercity & Rural Bus Transportation	1.46
414	Bus Charter Service	1.45
415	School Buses	1.45
417	Terminal & Service Facilities for Motor Vehicle Passenger Transportation	1.45
421	Trucking and Courier Services, Except Air	1.77

## AD&D SIC Loads

### SIC

Code	Description	AD&D
422	Public Warehousing & Storage	1.75
423	Terminal & Joint Terminal Maintenance Facilities for Motor Freight Transportation	1.61
431	U.S. Postal Service	1.55
441	Deep Sea Foreign Transportation of Freight	1.55
442	Deep Sea Domestic Transportation of Freight	1.55
443	Freight Transportation on the Great Lakes - St. Lawrence Seaway	1.55
444	Water Transportation of Freight Not Elsewhere Classified	1.55
448	Water Transportation of Passengers	1.72
449	Services Incidental to Water Transportation	1.44
451	Air Transportation, Scheduled, & Air Courier Services	1.29
452	Air Transportation, Nonscheduled	1.70
458	Airports, Flying Fields, & Airport Terminal Services	1.29
461	Pipelines, Except Natural Gas	1.38
472	Arrangement of Passenger Transportation	1.01
473	Arrangement of Transportation of Freight and Cargo	1.03
474	Rental of Railroad Cars	1.05
478	Misc. Services Incidental to Transportation	1.05
481	Telephone Communications	0.96
482	Telegraph and Other Message Communications	0.96
483	Radio & Television Broadcasting Stations	0.96
484	Cable & Other Pay Television Services	0.96
489	Communication Services Not Elsewhere Classified	0.96
491	Electric Services	1.06
492	Gas Production & Distribution	1.17
493	Combination Gas/Electric Utility Services	1.17
494	Water Supply	1.10
495	Sanitary Services	1.36
496	Steam and Air-Conditioning Supply	1.15
497	Irrigation Systems	1.15
501	Motor Vehicles & Motor Vehicle Parts & Supplies	1.09
502	Furniture & Home Furnishings	1.04
503	Lumber & Other Construction Material	1.14
504.3	Photographic Equipment & Supplies	1.04
504.4	Office Equipment	1.04
504.5	Computers & Computer Peripheral Equipment & Software	1.04
504.6	Commercial Equipment, Not Elsewhere Classified	1.04
504.7	Medical, Dental, & Hospital Equipment & Supplies	1.04
504.8	Ophthalmic Goods	1.04
504.9	Professional Equipment & Supplies, Not Elsewhere Classified	1.04
505	Metals & Minerals (except Petroleum)	1.12
506	Electrical Goods	1.09
507	Hardware and Plumbing & Heating Supplies	1.09
508	Machinery, Equipment & Supplies	1.12
509.1	Sporting & Recreational Goods & Supplies	1.10
509.2	Toys & Hobby Goods & Supplies	1.10
509.3	Scrap & Waste Materials	1.30

**AD&D SIC Loads****SIC**

<b>Code</b>	<b>Description</b>	<b>AD&amp;D</b>
509.4	Jewelry, Watches, Precious Stones, & Precious Metals	1.12
509.9	Durable Goods, Not Elsewhere Classified	1.12
511	Paper and Paper Products	1.07
512	Drugs, Drug Proprietaries, and Druggists' Sundries	1.07
513	Apparel, Piece Goods & Notions	1.07
514	Groceries and Related Products	1.10
515	Farm-Product Raw Materials	1.12
516	Chemicals and Allied Products	1.10
517	Petroleum & Petroleum Products	1.13
518	Beer, Wine & Distilled Alcoholic Beverages	1.10
519	Misc. Nondurable Goods	1.08
521	Lumber & Other Building Materials Dealers	1.13
523	Paint Glass & Wallpaper Stores	1.07
525	Hardware Stores	1.07
526	Retail Nurseries, Lawn & Garden Supply Stores	1.07
527	Mobile Home Dealers	1.07
531	Department Stores	0.95
533	Variety Stores	0.95
539	Misc. General Merchandise Stores	0.95
541	Grocery Stores	0.98
542	Meat & Fish (Seafood) Markets	1.02
543	Fruit & Vegetable Markets	1.02
544	Candy, Nut & Confectionery Stores	1.02
545	Dairy Product Stores	1.02
546	Retail Bakeries	1.02
549	Misc. Food Stores	1.02
551	Motor Vehicle Dealers (New & Used)	1.05
552	Motor Veh. Dealers (Used Only)	1.15
553	Auto & Home Supply Stores	1.06
554	Gasoline Service Stations	1.25
555	Boat Dealers	1.05
556	Recreational Vehicle Dealers	1.15
557	Motorcycle Dealers	1.25
559	Automotive Dealers, Not Elsewhere Classified	1.15
561	Men's & Boy's Clothing & Accessory Stores	0.95
562	Women's Clothing Stores	0.95
563	Women's Accessory & Specialty Stores	0.95
564	Children's & Infant's Wear Stores	0.95
565	Family Clothing Stores	0.95
566	Shoe Stores	0.95
568	Furriers & Fur Stores	0.95
569	Misc. Apparel & Accessory Stores	0.95
571	Home Furniture and Furnishings Stores	0.95
572	Household Appliance Stores	0.97
573	Radio, Television, Consumer Electronics, & Music Stores	0.97
581.2	Eating Places	1.00
581.3	Drinking Places (Alcoholic Beverages)	1.15

## AD&D SIC Loads

### SIC

Code	Description	AD&D
591	Drug Stores & Proprietary Stores	1.03
592	Liquor Stores	1.13
593	Used Merchandise Stores	1.05
594	Misc. Shopping Goods Stores	0.97
596.1	Catalog & Mail-Order Houses	1.03
596.2	Automatic Merchandising Machine Operators	1.03
596.3	Direct Selling Establishments	1.03
598	Fuel Dealers	1.06
599	Retail Stores, Not Elsewhere Classified	1.03
601	Federal Reserve Banks	0.80
602	Commercial Banks	0.80
603	Savings Institutions	0.85
606	Credit Unions	0.85
608	Foreign Banking & Branches & Agencies of Foreign Banks	0.80
609	Functions Related to Depository Banking	0.80
611	Federal & Federally-Sponsored Credit Agencies	0.86
614	Personal Credit Institutions	0.86
615	Business Credit Institutions	0.86
616	Mortgage Bankers & Brokers	0.86
621	Security Brokers, Dealers & Flotation Companies	0.86
622	Commodity Contract Brokers & Dealers	0.86
623	Security & Commodity Exchanges	0.86
628	Services Allied with the Exchange of Securities or Commodities	0.86
631	Life Insurance	HO
632	Accident & Health Insurance & Medical Service Plans	0.84
633	Fire, Marine, & Casualty Insurance	0.84
635	Surety Insurance	0.84
636	Title Insurance	0.84
637	Pension, Health & Welfare Funds	0.84
639	Insurance Carriers, Not Elsewhere Classified	0.84
641	Insurance Agents, Brokers, and Service	HO
651	Real Estate Operators (Except Developers) and Lessors	1.03
653	Real Estate Agents & Managers	1.03
654	Title Abstract Offices	0.93
655	Land Subdividers & Developers	1.03
671	Holding Offices	0.89
672	Investment Offices	0.90
673	Trusts	0.90
679	Misc. Investing	0.90
701	Hotels & Motels	1.02
701	Hotels/Casinos	1.03
702	Rooming & Boarding Houses	1.07
703	Camps & Recreational Vehicle Parks	1.06
704	Organization Hotels & Lodging Houses, on Membership Basis	1.07
721	Laundry, Cleaning, Garment Services	0.99
722	Photographic Studios, Portrait	0.99
723	Beauty Shops	0.99
724	Barber Shops	0.99
725	Shoe Repair Shops and ShoeShine Parlors	0.99

## AD&D SIC Loads

### SIC

Code	Description	AD&D
726	Funeral Service & Crematories	1.00
729.1	Tax Return Preparation Services	0.95
729.9	Misc. Personal Services	DTQ
731	Advertising	0.86
732	Consumer Credit Reporting Agencies, Mercantile Reporting Agencies, & Adjustment & Collection Agencies	0.93
733	Mailing, Reproduction, Commercial Art and Photography, and Stenographic Services	0.90
734.2	Disinfecting & Pest Control Services	1.03
734.9	Building Cleaning & Maintenance, Not Elsewhere Classified	1.00
735	Misc. Equipment Rental and Leasing	0.90
736.1	Employment Agencies	0.98
736.3	Help Supply Services	0.99
737	Computer Programming, Data Processing & Other Computer Related Services	0.79
738.1	Detective, Guard, & Armored Car Services	1.44
738.2	Security Systems Services	0.95
738.3	News Syndicates	1.00
738.4	Photofinishing Laboratories	0.88
738.9	Business Services, not Elsewhere Classified	0.90
751	Automotive Rental and Leasing without Drivers	1.14
752	Automobile Parking	1.25
753	Automotive Repair Shops	1.25
754.2	Carwashes	1.25
754.9	Automotive Services, Except Repair and Carwashes	1.18
762	Electrical Repair Shops	1.10
763	Watch, Clock & Jewelry Repair	1.06
764	Reupholstery & Furniture Repair	1.10
769	Misc. Repair Shops & Related Services	1.12
781	Motion Picture Production & Allied Services	1.12
782	Motion Picture Distribution & Allied Services	1.12
783	Motion Picture Theaters	1.11
784	Video Tape Rental	1.10
791	Dance Studios, Schools, and Halls	1.09
792	Theatrical Producers (except Motion Picture), Bands, Orchestras, Entertainers	1.16
793	Bowling Centers	1.14
794.1	Professional Sports Clubs & Promoters	1.22
794.8	Racing, Including Track Operations	1.22
799.1	Physical Fitness Facilities	1.14
799.2	Public Golf Courses	1.14
799.3	Coin-Operated Amusement Devices	1.22
799.6	Amusement Parks	1.26
799.7	Membership Sports & Recreation Clubs	1.19
799.9	Amusement & Recreation Services, Not Elsewhere Classified (except Hotel/Casinos & Casinos)	DTQ
799.9	Casinos (Amusement & Recreation Services)	1.14
799.9	Hotels & Casinos (Amusement & Recreation Services)	1.15
801	Offices and Clinics of Doctors of Medicine	0.77

**AD&D SIC Loads****SIC**

<b>Code</b>	<b>Description</b>	<b>AD&amp;D</b>
802	Offices and Clinics of Dentists	0.77
803	Offices and Clinics of Doctors of Osteopathy	0.77
804	Offices and Clinics of Other Health Practitioners	0.77
805	Nursing & Personal Care Facilities	0.77
806	Hospitals	0.77
807	Medical & Dental Laboratories	0.77
808	Home Health Care Services	0.77
809	Miscellaneous Health & Allied Services, Not Elsewhere Classified	0.77
811	Legal Services	0.82
821	Elementary & Secondary Schools	0.77
822	Colleges, Universities	0.77
823	Libraries & Information Centers	0.77
824	Vocational & Correspondence Schools	0.77
829	Schools & Educational Services, Not Elsewhere Classified	0.77
832	Individual & Family Social Services	0.89
833	Job Training & Vocational Rehabilitation Services	0.95
835	Child Day Care Services	0.88
836	Residential Care	0.89
839	Social Services, Not Elsewhere Classified	0.89
841	Museums & Art Galleries	0.98
842	Arboreta & Botanical or Zoological Gardens	1.04
861	Business Associations	0.97
862	Professional Membership Organizations	0.91
863	Labor Unions	HO
864	Civic, Social & Fraternal Associations	0.98
865	Political Organizations	0.98
866	Religious Organizations	0.87
869	Membership Organizations, Not Elsewhere Classified	HO
871.1	Engineering Services	0.83
871.2	Architectural Services	0.82
871.3	Surveying Services	0.82
872.1	Accounting, Auditing, Bookkeeping	0.83
873.1	Commercial Physical & Biological Research	0.83
873.2	Commercial Economic, Sociological & Educational Research	0.83
873.3	Noncommercial Research Organizations	0.83
873.4	Testing Laboratories	0.86
874.1	Management Services	0.85
874.2	Management Consulting Services	0.85
874.3	Public Relations Services	0.85
874.4	Facilities Support Management Services	0.86
874.8	Business Consulting Services, Not Elsewhere Classified	0.84
881	Private Households	DTQ
899	Services, Not Elsewhere Classified	HO
911	Executive Offices	1.02
912	Legislative Bodies	0.99
913	Executive & Legislative Offices Combined	0.99
919	General Government, Not Elsewhere Classified	1.06

## AD&D SIC Loads

### SIC

Code	Description	AD&D
921	Courts	1.20
922.1	Police Protection	1.65
922.2	Legal Counsel & Prosecution	1.08
922.3	Correctional Institutions	1.50
922.4	Fire Protection	1.65
922.9	Public Order & Safety, Not Elsewhere Classified	1.27
931	Public Finance, Taxation, & Monetary Policy	1.02
941	Administration of Educational Programs	1.02
943	Administration of Public Health Programs	1.04
944	Administration of Social, Human Resource & Income Maintenance Programs	1.04
945	Administration of Veterans' Affairs, except Health & Insurance	1.04
951	Administration of Environmental Quality Programs	1.03
953	Administration of Housing & Urban Development Programs	1.03
961	Administration of General Economic Programs	1.11
963	Regulation & Administration of Communications, Electric, Gas & Other Utilities	1.11
964	Regulation of Agricultural Marketing & Commodities	1.11
965	Regulation, Licensing, & Inspection of Misc. Commercial Sectors	1.11
966	Space Research & Technology	1.15
971	National Security	1.35
972	International Affairs	1.34
999	Nonclassifiable Establishments	HO