
State:	District of Columbia	Filing Company:	Mutual of Omaha Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Medicare Supplement - Mutual Rates		
Project Name/Number:	Medicare Supplement Retiree Exchange 2014/MX20-24657 Rates		

Filing at a Glance

Company:	Mutual of Omaha Insurance Company
Product Name:	Medicare Supplement - Mutual Rates
State:	District of Columbia
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI:	MS08I.012 Multi-Plan 2010
Filing Type:	Rate
Date Submitted:	07/09/2014
SERFF Tr Num:	MUTM-129541144
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	JAN SERAFINI
Implementation	On Approval
Date Requested:	
Author(s):	Helen Curry , Shelly Kaipust, Brandi Lashley, Jan Serafini, Mary Gregg, Gilbert Burket, Krysia Gannon, Ellen Cochrane, Robyn Gonzales, Kristin Miller, Nancy McEvoy, Cathy Gradin
Reviewer(s):	John Morgan (primary), Alula Selassie
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

State: District of Columbia **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Medicare Supplement - Mutual Rates
Project Name/Number: Medicare Supplement Retiree Exchange 2014/MX20-24657 Rates

General Information

Project Name: Medicare Supplement Retiree Exchange 2014 Status of Filing in Domicile: Authorized
Project Number: MX20-24657 Rates Date Approved in Domicile: 06/26/2014
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 07/16/2014
State Status Changed:
Deemer Date: Created By: Krysia Gannon
Submitted By: Krysia Gannon Corresponding Filing Tracking Number: MUTM-129541145
Filing Description:
See cover letter.

Company and Contact

Filing Contact Information

Jan Serafini, Policy Drafting and Regulatory jan.serafini@mutualofomaha.com
Specialist
Mutual of Omaha 402-351-6913 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]
Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance Company	CoCode: 71412	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Health Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6910 ext. [Phone]	FEIN Number: 47-0246511	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State:	District of Columbia	Filing Company:	Mutual of Omaha Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Medicare Supplement - Mutual Rates		
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	N/A

Company Rate Information

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

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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		DC Base Rates	MX20-24657, MX24-24661, MX25-24662	New		DC rate pages - 07.07.2014.pdf,

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MX20 – DISTRICT OF COLUMBIA
PLAN A

UNISEX TOBACCO USER

ATTAINED
AGE

Thru 64	583.60
65	212.21
66	222.48
67	232.77
68	236.22
69	244.01
70	251.83
71	259.88
72	267.94
73	275.99
74	283.69
75	291.06
76	297.76
77	303.73
78	308.89
79	313.84
80	318.55
81	323.00
82	327.19
83	331.11
84	334.76
85	338.09
86	341.48
87	344.89
88	348.34
89	351.83
90	355.35
91	358.88
92	362.50
93	366.11
94	369.79
95	373.51
96	377.18
97	380.98
98	384.80
99	388.63

NON-TOBACCO PREMIUMS ARE 13% LOWER THAN TOBACCO PREMIUMS.

RATES ARE 12% LOWER IF HOUSEHOLD RATING APPLIES.

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MX24 – DISTRICT OF COLUMBIA
PLAN F

UNISEX TOBACCO USER

ATTAINED
AGE

Thru 64	767.90
65	279.23
66	292.74
67	306.28
68	310.81
69	321.06
70	331.36
71	341.95
72	352.55
73	363.14
74	373.28
75	382.97
76	391.79
77	399.65
78	406.43
79	412.95
80	419.14
81	425.00
82	430.51
83	435.67
84	440.47
85	444.85
86	449.31
87	453.80
88	458.34
89	462.94
90	467.56
91	472.21
92	476.97
93	481.72
94	486.56
95	491.46
96	496.29
97	501.29
98	506.32
99	511.36

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Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MX25 – DISTRICT OF COLUMBIA
PLAN G

UNISEX TOBACCO USER

ATTAINED
AGE

Thru 64	746.67
65	258.01
66	271.51
67	285.06
68	289.59
69	299.83
70	310.14
71	320.72
72	331.33
73	341.91
74	352.06
75	361.74
76	370.57
77	378.42
78	385.20
79	391.72
80	397.91
81	403.78
82	409.28
83	414.45
84	419.25
85	423.63
86	428.09
87	432.58
88	437.12
89	441.71
90	446.33
91	450.99
92	455.74
93	460.50
94	465.33
95	470.23
96	475.07
97	480.07
98	485.10
99	490.13

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TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

NB MOO 2010		MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT									
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Alabama	350	BO	0.98	Arizona	85343	BA	0.79	Arkansas	72014	SS	0.86
Alabama	351	BO	0.98	Arizona	85344	BA	0.79	Arkansas	72015	SS	0.86
Alabama	352	BO	0.98	Arizona	85345	D	0.9	Arkansas	72016	SS	0.86
Alabama	354	BF	0.87	Arizona	85346	BA	0.79	Arkansas	72017	SS	0.86
Alabama	355	BO	0.98	Arizona	85347	BA	0.79	Arkansas	72018	SS	0.86
Alabama	356	BF	0.87	Arizona	85348	BA	0.79	Arkansas	72019	SS	0.86
Alabama	357	BF	0.87	Arizona	85349	BA	0.79	Arkansas	72020	SS	0.86
Alabama	358	BF	0.87	Arizona	85350	BA	0.79	Arkansas	72021	SS	0.86
Alabama	359	BF	0.87	Arizona	85351	D	0.9	Arkansas	72022	SS	0.86
Alabama	360	BF	0.87	Arizona	85352	BA	0.79	Arkansas	72023	SS	0.86
Alabama	361	BF	0.87	Arizona	85353	D	0.9	Arkansas	72024	SS	0.86
Alabama	362	BF	0.87	Arizona	85354	D	0.9	Arkansas	72025	SS	0.86
Alabama	363	BF	0.87	Arizona	85355	D	0.9	Arkansas	72026	SS	0.86
Alabama	364	BF	0.87	Arizona	85356	BA	0.79	Arkansas	72027	SS	0.86
Alabama	365	BF	0.87	Arizona	85357	BA	0.79	Arkansas	72028	SS	0.86
Alabama	366	BF	0.87	Arizona	85358	D	0.9	Arkansas	72029	SS	0.86
Alabama	367	BF	0.87	Arizona	85359	BA	0.79	Arkansas	72030	SS	0.86
Alabama	368	BF	0.87	Arizona	85360	BA	0.79	Arkansas	72031	SS	0.86
Alabama	369	BF	0.87	Arizona	85361	D	0.9	Arkansas	72032	SS	0.86
Alaska	995	F	1.00	Arizona	85362	BA	0.79	Arkansas	72033	SS	0.86
Alaska	996	F	1.00	Arizona	85363	D	0.9	Arkansas	72034	SS	0.86
Alaska	997	F	1.00	Arizona	85364	BA	0.79	Arkansas	72035	SS	0.86
Alaska	998	F	1.00	Arizona	85365	BA	0.79	Arkansas	72036	SS	0.86
Alaska	999	F	1.00	Arizona	85366	BA	0.79	Arkansas	72037	SS	0.86
Arizona	850	D	0.9	Arizona	85367	BA	0.79	Arkansas	72038	SS	0.86
Arizona	851	D	0.9	Arizona	85369	BA	0.79	Arkansas	72039	SS	0.86
Arizona	852	D	0.9	Arizona	85371	BA	0.79	Arkansas	72040	SS	0.86
Arizona	855	BA	0.79	Arizona	85372	D	0.9	Arkansas	72041	SS	0.86
Arizona	856	BA	0.79	Arizona	85373	D	0.9	Arkansas	72042	SS	0.86
Arizona	857	D	0.9	Arizona	85374	D	0.9	Arkansas	72043	SS	0.86
Arizona	859	BA	0.79	Arizona	85375	D	0.9	Arkansas	72044	SS	0.86
Arizona	860	BA	0.79	Arizona	85376	D	0.9	Arkansas	72045	SS	0.86
Arizona	863	BA	0.79	Arizona	85377	D	0.9	Arkansas	72046	SS	0.86
Arizona	864	BA	0.79	Arizona	85378	D	0.9	Arkansas	72047	SS	0.86
Arizona	865	BA	0.79	Arizona	85379	D	0.9	Arkansas	72048	SS	0.86
Arizona	85301	D	0.9	Arizona	85380	D	0.9	Arkansas	72051	SS	0.86
Arizona	85302	D	0.9	Arizona	85381	D	0.9	Arkansas	72052	SS	0.86
Arizona	85303	D	0.9	Arizona	85382	D	0.9	Arkansas	72053	BO	0.98
Arizona	85304	D	0.9	Arizona	85383	D	0.9	Arkansas	72055	SS	0.86
Arizona	85305	D	0.9	Arizona	85385	D	0.9	Arkansas	72057	SS	0.86
Arizona	85306	D	0.9	Arizona	85387	D	0.9	Arkansas	72058	SS	0.86
Arizona	85307	D	0.9	Arizona	85388	D	0.9	Arkansas	72059	SS	0.86
Arizona	85308	D	0.9	Arizona	85390	D	0.9	Arkansas	72060	SS	0.86
Arizona	85309	D	0.9	Arizona	85392	D	0.9	Arkansas	72061	SS	0.86
Arizona	85310	D	0.9	Arizona	85395	D	0.9	Arkansas	72063	SS	0.86
Arizona	85311	D	0.9	Arizona	85396	D	0.9	Arkansas	72064	SS	0.86
Arizona	85312	D	0.9	Arkansas	716	RR	0.82	Arkansas	72065	BO	0.98
Arizona	85313	D	0.9	Arkansas	717	RR	0.82	Arkansas	72066	SS	0.86
Arizona	85318	D	0.9	Arkansas	718	RR	0.82	Arkansas	72067	SS	0.86
Arizona	85320	BA	0.79	Arkansas	719	RR	0.82	Arkansas	72068	SS	0.86
Arizona	85321	BA	0.79	Arkansas	720	N/A	N/A	Arkansas	72069	SS	0.86
Arizona	85322	BA	0.79	Arkansas	721	N/A	N/A	Arkansas	72070	SS	0.86
Arizona	85323	D	0.9	Arkansas	722	BO	0.98	Arkansas	72071	SS	0.86
Arizona	85324	D	0.9	Arkansas	723	RR	0.82	Arkansas	72072	SS	0.86
Arizona	85325	BA	0.79	Arkansas	724	RR	0.82	Arkansas	72073	SS	0.86
Arizona	85326	D	0.9	Arkansas	725	RR	0.82	Arkansas	72074	SS	0.86
Arizona	85327	D	0.9	Arkansas	726	RR	0.82	Arkansas	72075	SS	0.86
Arizona	85328	BA	0.79	Arkansas	727	RR	0.82	Arkansas	72076	BO	0.98
Arizona	85329	D	0.9	Arkansas	728	RR	0.82	Arkansas	72078	BO	0.98
Arizona	85331	D	0.9	Arkansas	729	RR	0.82	Arkansas	72079	SS	0.86
Arizona	85332	BA	0.79	Arkansas	72001	SS	0.86	Arkansas	72080	SS	0.86
Arizona	85333	BA	0.79	Arkansas	72002	BO	0.98	Arkansas	72081	SS	0.86
Arizona	85334	BA	0.79	Arkansas	72003	SS	0.86	Arkansas	72082	SS	0.86
Arizona	85335	D	0.9	Arkansas	72004	SS	0.86	Arkansas	72083	SS	0.86
Arizona	85336	BA	0.79	Arkansas	72005	SS	0.86	Arkansas	72084	SS	0.86
Arizona	85337	BA	0.79	Arkansas	72006	SS	0.86	Arkansas	72085	SS	0.86
Arizona	85338	D	0.9	Arkansas	72007	SS	0.86	Arkansas	72086	SS	0.86
Arizona	85339	D	0.9	Arkansas	72010	SS	0.86	Arkansas	72087	SS	0.86
Arizona	85340	D	0.9	Arkansas	72011	SS	0.86	Arkansas	72088	SS	0.86
Arizona	85341	BA	0.79	Arkansas	72012	SS	0.86	Arkansas	72089	SS	0.86
Arizona	85342	D	0.9	Arkansas	72013	SS	0.86	Arkansas	72099	BO	0.98

NB MOO 2010		MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT									
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Arkansas	72101	SS	0.86	California	901	CD	1.16	California	93519	CD	1.16
Arkansas	72102	SS	0.86	California	902	CD	1.16	California	93522	CD	1.16
Arkansas	72103	BO	0.98	California	903	CD	1.16	California	93523	CD	1.16
Arkansas	72104	SS	0.86	California	904	CD	1.16	California	93524	CD	1.16
Arkansas	72105	SS	0.86	California	905	CD	1.16	California	93526	C	0.85
Arkansas	72106	SS	0.86	California	906	CD	1.16	California	93527	C	0.85
Arkansas	72107	SS	0.86	California	907	CD	1.16	California	93528	CD	1.16
Arkansas	72108	SS	0.86	California	908	CD	1.16	California	93529	C	0.85
Arkansas	72110	SS	0.86	California	909	CD	1.16	California	93530	CD	1.16
Arkansas	72111	SS	0.86	California	910	CD	1.16	California	93531	CD	1.16
Arkansas	72112	SS	0.86	California	911	CD	1.16	California	93532	CD	1.16
Arkansas	72113	BO	0.98	California	912	CD	1.16	California	93534	CD	1.16
Arkansas	72114	BO	0.98	California	913	CD	1.16	California	93535	CD	1.16
Arkansas	72115	BO	0.98	California	914	CD	1.16	California	93536	CD	1.16
Arkansas	72116	BO	0.98	California	915	CD	1.16	California	93539	CD	1.16
Arkansas	72117	BO	0.98	California	916	CD	1.16	California	93541	C	0.85
Arkansas	72118	BO	0.98	California	917	CD	1.16	California	93542	CD	1.16
Arkansas	72119	BO	0.98	California	918	CD	1.16	California	93543	CD	1.16
Arkansas	72120	BO	0.98	California	919	BL	0.94	California	93544	CD	1.16
Arkansas	72121	SS	0.86	California	920	BL	0.94	California	93545	C	0.85
Arkansas	72122	SS	0.86	California	921	BL	0.94	California	93546	CD	1.16
Arkansas	72123	SS	0.86	California	922	BL	0.94	California	93549	CD	1.16
Arkansas	72124	BO	0.98	California	923	BL	0.94	California	93550	CD	1.16
Arkansas	72125	SS	0.86	California	924	BL	0.94	California	93551	CD	1.16
Arkansas	72126	SS	0.86	California	925	BL	0.94	California	93552	CD	1.16
Arkansas	72127	SS	0.86	California	926	CG	1.19	California	93553	CD	1.16
Arkansas	72128	SS	0.86	California	927	CG	1.19	California	93554	CD	1.16
Arkansas	72129	SS	0.86	California	928	CG	1.19	California	93555	C	0.85
Arkansas	72130	SS	0.86	California	930	BL	0.94	California	93556	CD	1.16
Arkansas	72131	SS	0.86	California	931	BL	0.94	California	93558	CD	1.16
Arkansas	72132	SS	0.86	California	932	C	0.85	California	93560	CD	1.16
Arkansas	72133	SS	0.86	California	933	C	0.85	California	93561	CD	1.16
Arkansas	72134	SS	0.86	California	934	C	0.85	California	93562	C	0.85
Arkansas	72135	BO	0.98	California	936	C	0.85	California	93563	CD	1.16
Arkansas	72136	SS	0.86	California	937	C	0.85	California	93581	CD	1.16
Arkansas	72137	SS	0.86	California	938	C	0.85	California	93584	CD	1.16
Arkansas	72139	SS	0.86	California	939	C	0.85	California	93586	CD	1.16
Arkansas	72140	SS	0.86	California	940	C	0.85	California	93590	CD	1.16
Arkansas	72141	SS	0.86	California	941	BL	0.94	California	93591	CD	1.16
Arkansas	72142	BO	0.98	California	942	BL	0.94	California	93592	CD	1.16
Arkansas	72143	SS	0.86	California	943	BL	0.94	California	93596	CD	1.16
Arkansas	72145	SS	0.86	California	944	BL	0.94	California	93599	CD	1.16
Arkansas	72149	SS	0.86	California	945	C	0.85	Colorado	800	BF	0.87
Arkansas	72150	SS	0.86	California	946	BL	0.94	Colorado	801	BF	0.87
Arkansas	72152	SS	0.86	California	947	BL	0.94	Colorado	802	BF	0.87
Arkansas	72153	SS	0.86	California	948	BL	0.94	Colorado	803	QQ	0.78
Arkansas	72156	SS	0.86	California	949	BL	0.94	Colorado	805	QQ	0.78
Arkansas	72157	SS	0.86	California	950	C	0.85	Colorado	807	QQ	0.78
Arkansas	72158	SS	0.86	California	951	C	0.85	Colorado	808	QQ	0.78
Arkansas	72160	SS	0.86	California	952	C	0.85	Colorado	809	QQ	0.78
Arkansas	72164	BO	0.98	California	953	C	0.85	Colorado	810	QQ	0.78
Arkansas	72165	SS	0.86	California	954	C	0.85	Colorado	811	QQ	0.78
Arkansas	72166	SS	0.86	California	955	C	0.85	Colorado	812	QQ	0.78
Arkansas	72167	SS	0.86	California	956	C	0.85	Colorado	813	QQ	0.78
Arkansas	72168	SS	0.86	California	957	C	0.85	Colorado	814	QQ	0.78
Arkansas	72169	SS	0.86	California	958	C	0.85	Colorado	815	QQ	0.78
Arkansas	72170	SS	0.86	California	959	C	0.85	Colorado	816	QQ	0.78
Arkansas	72173	SS	0.86	California	960	C	0.85	Colorado	80401	BF	0.87
Arkansas	72175	SS	0.86	California	961	C	0.85	Colorado	80402	BF	0.87
Arkansas	72176	SS	0.86	California	93501	CD	1.16	Colorado	80403	BF	0.87
Arkansas	72178	SS	0.86	California	93502	CD	1.16	Colorado	80419	BF	0.87
Arkansas	72179	SS	0.86	California	93504	CD	1.16	Colorado	80420	QQ	0.78
Arkansas	72180	BO	0.98	California	93505	CD	1.16	Colorado	80421	QQ	0.78
Arkansas	72181	SS	0.86	California	93510	CD	1.16	Colorado	80422	QQ	0.78
Arkansas	72182	SS	0.86	California	93512	C	0.85	Colorado	80423	QQ	0.78
Arkansas	72183	BO	0.98	California	93513	C	0.85	Colorado	80424	QQ	0.78
Arkansas	72189	SS	0.86	California	93514	C	0.85	Colorado	80425	BF	0.87
Arkansas	72190	BO	0.98	California	93515	CD	1.16	Colorado	80426	QQ	0.78
Arkansas	72198	BO	0.98	California	93516	CD	1.16	Colorado	80427	QQ	0.78
Arkansas	72199	BO	0.98	California	93517	C	0.85	Colorado	80428	QQ	0.78
California	900	CD	1.16	California	93518	CD	1.16	Colorado	80430	QQ	0.78

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Colorado	80432	QQ	0.78	Colorado	80645	QQ	0.78	Georgia	317	C	0.85
Colorado	80433	BF	0.87	Colorado	80646	QQ	0.78	Georgia	318	C	0.85
Colorado	80434	QQ	0.78	Colorado	80648	QQ	0.78	Georgia	319	C	0.85
Colorado	80435	QQ	0.78	Colorado	80649	QQ	0.78	Georgia	398	C	0.85
Colorado	80436	QQ	0.78	Colorado	80650	QQ	0.78	Georgia	399	BK	0.93
Colorado	80437	BF	0.87	Colorado	80651	QQ	0.78	Hawaii	967	D	0.90
Colorado	80438	QQ	0.78	Colorado	80652	QQ	0.78	Hawaii	968	D	0.90
Colorado	80439	BF	0.87	Colorado	80653	QQ	0.78	Idaho	832	W	0.70
Colorado	80440	QQ	0.78	Colorado	80654	QQ	0.78	Idaho	833	W	0.70
Colorado	80442	QQ	0.78	Connecticut	60	D	0.90	Idaho	834	W	0.70
Colorado	80443	QQ	0.78	Connecticut	61	D	0.90	Idaho	835	W	0.70
Colorado	80444	QQ	0.78	Connecticut	62	D	0.90	Idaho	836	W	0.70
Colorado	80446	QQ	0.78	Connecticut	63	D	0.90	Idaho	837	W	0.70
Colorado	80447	QQ	0.78	Connecticut	64	D	0.90	Idaho	838	W	0.70
Colorado	80448	QQ	0.78	Connecticut	65	D	0.90	Illinois	600	BI	0.91
Colorado	80449	QQ	0.78	Connecticut	66	D	0.90	Illinois	601	BI	0.91
Colorado	80451	QQ	0.78	Connecticut	67	D	0.90	Illinois	602	BI	0.91
Colorado	80452	QQ	0.78	Connecticut	68	D	0.90	Illinois	603	BI	0.91
Colorado	80453	BF	0.87	Connecticut	69	D	0.90	Illinois	604	BI	0.91
Colorado	80454	BF	0.87	Delaware	197	E	0.95	Illinois	605	BI	0.91
Colorado	80455	QQ	0.78	Delaware	198	E	0.95	Illinois	606	BI	0.91
Colorado	80456	QQ	0.78	Delaware	199	E	0.95	Illinois	607	BI	0.91
Colorado	80457	BF	0.87	District of Columbia	200	B	0.80	Illinois	608	BI	0.91
Colorado	80459	QQ	0.78	District of Columbia	202	B	0.80	Illinois	609	RR	0.82
Colorado	80461	QQ	0.78	District of Columbia	203	B	0.80	Illinois	610	RR	0.82
Colorado	80463	QQ	0.78	District of Columbia	204	B	0.80	Illinois	611	RR	0.82
Colorado	80465	BF	0.87	District of Columbia	205	B	0.80	Illinois	612	RR	0.82
Colorado	80466	QQ	0.78	Florida	320	BU	1.06	Illinois	613	RR	0.82
Colorado	80467	QQ	0.78	Florida	321	BU	1.06	Illinois	614	RR	0.82
Colorado	80468	QQ	0.78	Florida	322	CD	1.16	Illinois	615	RR	0.82
Colorado	80469	QQ	0.78	Florida	323	BU	1.06	Illinois	616	RR	0.82
Colorado	80470	BF	0.87	Florida	324	BU	1.06	Illinois	617	RR	0.82
Colorado	80471	QQ	0.78	Florida	325	BU	1.06	Illinois	618	RR	0.82
Colorado	80473	QQ	0.78	Florida	326	BU	1.06	Illinois	619	RR	0.82
Colorado	80474	QQ	0.78	Florida	327	BU	1.06	Illinois	620	RR	0.82
Colorado	80475	QQ	0.78	Florida	328	BU	1.06	Illinois	622	RR	0.82
Colorado	80476	QQ	0.78	Florida	329	BU	1.06	Illinois	623	RR	0.82
Colorado	80477	QQ	0.78	Florida	330	R	1.60	Illinois	624	RR	0.82
Colorado	80478	QQ	0.78	Florida	331	R	1.60	Illinois	625	RR	0.82
Colorado	80479	QQ	0.78	Florida	332	R	1.60	Illinois	626	RR	0.82
Colorado	80480	QQ	0.78	Florida	333	R	1.60	Illinois	627	RR	0.82
Colorado	80481	QQ	0.78	Florida	334	N	1.40	Illinois	628	RR	0.82
Colorado	80482	QQ	0.78	Florida	335	CD	1.16	Illinois	629	RR	0.82
Colorado	80483	QQ	0.78	Florida	336	CD	1.16	Indiana	460	AU	0.68
Colorado	80487	QQ	0.78	Florida	337	CD	1.16	Indiana	461	AU	0.68
Colorado	80488	QQ	0.78	Florida	338	BU	1.06	Indiana	462	BA	0.79
Colorado	80497	QQ	0.78	Florida	339	BU	1.06	Indiana	463	BA	0.79
Colorado	80498	QQ	0.78	Florida	340	R	1.60	Indiana	464	BA	0.79
Colorado	80601	BF	0.87	Florida	341	BU	1.06	Indiana	465	AU	0.68
Colorado	80602	BF	0.87	Florida	342	BU	1.06	Indiana	466	AU	0.68
Colorado	80603	BF	0.87	Florida	344	BU	1.06	Indiana	467	AU	0.68
Colorado	80610	QQ	0.78	Florida	346	CD	1.16	Indiana	468	AU	0.68
Colorado	80611	QQ	0.78	Florida	347	BU	1.06	Indiana	469	AU	0.68
Colorado	80612	QQ	0.78	Florida	349	CD	1.16	Indiana	470	AU	0.68
Colorado	80614	BF	0.87	Georgia	300	BK	0.93	Indiana	471	AU	0.68
Colorado	80615	QQ	0.78	Georgia	301	BK	0.93	Indiana	472	AU	0.68
Colorado	80620	QQ	0.78	Georgia	302	BK	0.93	Indiana	473	AU	0.68
Colorado	80621	QQ	0.78	Georgia	303	BK	0.93	Indiana	474	AU	0.68
Colorado	80622	QQ	0.78	Georgia	304	C	0.85	Indiana	475	AU	0.68
Colorado	80623	QQ	0.78	Georgia	305	C	0.85	Indiana	476	AU	0.68
Colorado	80624	QQ	0.78	Georgia	306	C	0.85	Indiana	477	AU	0.68
Colorado	80631	QQ	0.78	Georgia	307	C	0.85	Indiana	478	AU	0.68
Colorado	80632	QQ	0.78	Georgia	308	BK	0.93	Indiana	479	AU	0.68
Colorado	80633	QQ	0.78	Georgia	309	BK	0.93	Iowa	500	AT	0.66
Colorado	80634	QQ	0.78	Georgia	310	C	0.85	Iowa	501	AT	0.66
Colorado	80638	QQ	0.78	Georgia	311	BK	0.93	Iowa	502	AT	0.66
Colorado	80639	QQ	0.78	Georgia	312	C	0.85	Iowa	503	D	0.9
Colorado	80640	BF	0.87	Georgia	313	BK	0.93	Iowa	504	AT	0.66
Colorado	80642	QQ	0.78	Georgia	314	BK	0.93	Iowa	505	AT	0.66
Colorado	80643	QQ	0.78	Georgia	315	C	0.85	Iowa	506	AT	0.66
Colorado	80644	QQ	0.78	Georgia	316	C	0.85	Iowa	507	AW	0.72

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Iowa	508	AT	0.66	Louisiana	707	BG	0.88	Minnesota	557	BC	0.81
Iowa	509	D	0.9	Louisiana	708	BG	0.88	Minnesota	558	BC	0.81
Iowa	510	AW	0.72	Louisiana	710	RR	0.82	Minnesota	559	BC	0.81
Iowa	511	AW	0.72	Louisiana	711	RR	0.82	Minnesota	560	BC	0.81
Iowa	512	AT	0.66	Louisiana	712	RR	0.82	Minnesota	561	BC	0.81
Iowa	513	AT	0.66	Louisiana	713	RR	0.82	Minnesota	562	BC	0.81
Iowa	514	AT	0.66	Louisiana	714	RR	0.82	Minnesota	563	BC	0.81
Iowa	515	AT	0.66	Maine	39	A	0.75	Minnesota	564	BC	0.81
Iowa	516	AW	0.72	Maine	40	A	0.75	Minnesota	565	BC	0.81
Iowa	520	AT	0.66	Maine	41	A	0.75	Minnesota	566	BC	0.81
Iowa	521	AT	0.66	Maine	42	A	0.75	Minnesota	567	BC	0.81
Iowa	522	AT	0.66	Maine	43	A	0.75	Minnesota	55001	BF	0.87
Iowa	523	AT	0.66	Maine	44	A	0.75	Minnesota	55002	BC	0.81
Iowa	524	AT	0.66	Maine	45	A	0.75	Minnesota	55003	BF	0.87
Iowa	525	AT	0.66	Maine	46	A	0.75	Minnesota	55005	BL	0.94
Iowa	526	AW	0.72	Maine	47	A	0.75	Minnesota	55006	BC	0.81
Iowa	527	AW	0.72	Maine	48	A	0.75	Minnesota	55007	BC	0.81
Iowa	528	D	0.9	Maine	49	A	0.75	Minnesota	55008	BC	0.81
Kansas	660	BF	0.87	Maryland	206	BV	1.07	Minnesota	55009	BC	0.81
Kansas	661	BM	0.96	Maryland	207	BV	1.07	Minnesota	55010	BF	0.87
Kansas	662	BM	0.96	Maryland	208	BV	1.07	Minnesota	55011	BL	0.94
Kansas	664	BF	0.87	Maryland	209	BV	1.07	Minnesota	55012	BC	0.81
Kansas	665	BF	0.87	Maryland	210	BV	1.07	Minnesota	55013	BC	0.81
Kansas	666	BF	0.87	Maryland	211	BV	1.07	Minnesota	55014	BL	0.94
Kansas	667	BF	0.87	Maryland	212	BV	1.07	Minnesota	55016	BF	0.87
Kansas	668	BF	0.87	Maryland	214	BV	1.07	Minnesota	55017	BC	0.81
Kansas	669	BF	0.87	Maryland	215	BV	1.07	Minnesota	55018	BC	0.81
Kansas	670	BF	0.87	Maryland	216	BV	1.07	Minnesota	55019	BC	0.81
Kansas	671	BF	0.87	Maryland	217	BV	1.07	Minnesota	55020	BF	0.87
Kansas	672	BM	0.96	Maryland	218	BV	1.07	Minnesota	55021	BC	0.81
Kansas	673	BF	0.87	Maryland	219	BV	1.07	Minnesota	55024	BF	0.87
Kansas	674	BF	0.87	Massachusetts	10	E	0.95	Minnesota	55025	BF	0.87
Kansas	675	BF	0.87	Massachusetts	11	E	0.95	Minnesota	55026	BC	0.81
Kansas	676	BF	0.87	Massachusetts	12	E	0.95	Minnesota	55027	BC	0.81
Kansas	677	BF	0.87	Massachusetts	13	E	0.95	Minnesota	55029	BC	0.81
Kansas	678	BF	0.87	Massachusetts	14	E	0.95	Minnesota	55030	BC	0.81
Kansas	679	BF	0.87	Massachusetts	15	E	0.95	Minnesota	55031	BF	0.87
Kentucky	400	A	0.75	Massachusetts	16	E	0.95	Minnesota	55032	BC	0.81
Kentucky	401	A	0.75	Massachusetts	17	E	0.95	Minnesota	55033	BF	0.87
Kentucky	402	A	0.75	Massachusetts	18	E	0.95	Minnesota	55036	BC	0.81
Kentucky	403	A	0.75	Massachusetts	19	E	0.95	Minnesota	55037	BC	0.81
Kentucky	404	A	0.75	Massachusetts	20	E	0.95	Minnesota	55038	BF	0.87
Kentucky	405	A	0.75	Massachusetts	21	E	0.95	Minnesota	55040	BC	0.81
Kentucky	406	A	0.75	Massachusetts	22	E	0.95	Minnesota	55041	BC	0.81
Kentucky	407	C	0.85	Massachusetts	23	E	0.95	Minnesota	55042	BF	0.87
Kentucky	408	C	0.85	Massachusetts	24	E	0.95	Minnesota	55043	BF	0.87
Kentucky	409	C	0.85	Massachusetts	25	E	0.95	Minnesota	55044	BF	0.87
Kentucky	410	B	0.8	Massachusetts	26	E	0.95	Minnesota	55045	BC	0.81
Kentucky	411	B	0.8	Massachusetts	27	E	0.95	Minnesota	55046	BC	0.81
Kentucky	412	A	0.75	Massachusetts	55	E	0.95	Minnesota	55047	BF	0.87
Kentucky	413	A	0.75	Michigan	480	I	1.15	Minnesota	55049	BC	0.81
Kentucky	414	A	0.75	Michigan	481	I	1.15	Minnesota	55051	BC	0.81
Kentucky	415	A	0.75	Michigan	482	I	1.15	Minnesota	55052	BC	0.81
Kentucky	416	C	0.85	Michigan	483	I	1.15	Minnesota	55053	BC	0.81
Kentucky	417	C	0.85	Michigan	484	I	1.15	Minnesota	55054	BF	0.87
Kentucky	418	C	0.85	Michigan	485	I	1.15	Minnesota	55055	BF	0.87
Kentucky	419	A	0.75	Michigan	486	E	0.95	Minnesota	55056	BC	0.81
Kentucky	420	A	0.75	Michigan	487	E	0.95	Minnesota	55057	BC	0.81
Kentucky	421	A	0.75	Michigan	488	E	0.95	Minnesota	55060	BC	0.81
Kentucky	422	A	0.75	Michigan	489	E	0.95	Minnesota	55063	BC	0.81
Kentucky	423	A	0.75	Michigan	490	BF	0.87	Minnesota	55065	BF	0.87
Kentucky	424	A	0.75	Michigan	491	BF	0.87	Minnesota	55066	BC	0.81
Kentucky	425	C	0.85	Michigan	492	E	0.95	Minnesota	55067	BC	0.81
Kentucky	426	C	0.85	Michigan	493	BF	0.87	Minnesota	55068	BF	0.87
Kentucky	427	C	0.85	Michigan	494	BF	0.87	Minnesota	55069	BC	0.81
Louisiana	700	BG	0.88	Michigan	495	BF	0.87	Minnesota	55070	BL	0.94
Louisiana	701	BR	1.02	Michigan	496	BF	0.87	Minnesota	55071	BF	0.87
Louisiana	703	BG	0.88	Michigan	497	BF	0.87	Minnesota	55072	BC	0.81
Louisiana	704	BR	1.02	Michigan	498	BF	0.87	Minnesota	55073	BF	0.87
Louisiana	705	RR	0.82	Michigan	499	BF	0.87	Minnesota	55074	BC	0.81
Louisiana	706	RR	0.82	Minnesota	556	BC	0.81	Minnesota	55075	BF	0.87

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Minnesota	55076	BF	0.87	Minnesota	55305	BL	0.94	Minnesota	55378	BF	0.87
Minnesota	55077	BF	0.87	Minnesota	55306	BF	0.87	Minnesota	55379	BF	0.87
Minnesota	55078	BC	0.81	Minnesota	55307	BC	0.81	Minnesota	55380	BC	0.81
Minnesota	55079	BC	0.81	Minnesota	55308	BC	0.81	Minnesota	55381	BC	0.81
Minnesota	55080	BC	0.81	Minnesota	55309	BC	0.81	Minnesota	55382	BC	0.81
Minnesota	55082	BF	0.87	Minnesota	55310	BC	0.81	Minnesota	55383	BF	0.87
Minnesota	55083	BF	0.87	Minnesota	55311	BL	0.94	Minnesota	55384	BL	0.94
Minnesota	55084	BC	0.81	Minnesota	55312	BC	0.81	Minnesota	55385	BC	0.81
Minnesota	55085	BF	0.87	Minnesota	55313	BC	0.81	Minnesota	55386	BF	0.87
Minnesota	55087	BC	0.81	Minnesota	55314	BC	0.81	Minnesota	55387	BF	0.87
Minnesota	55088	BC	0.81	Minnesota	55315	BF	0.87	Minnesota	55388	BF	0.87
Minnesota	55089	BC	0.81	Minnesota	55316	BL	0.94	Minnesota	55389	BC	0.81
Minnesota	55090	BF	0.87	Minnesota	55317	BF	0.87	Minnesota	55390	BC	0.81
Minnesota	55092	BC	0.81	Minnesota	55318	BF	0.87	Minnesota	55391	BL	0.94
Minnesota	55101	BL	0.94	Minnesota	55319	BC	0.81	Minnesota	55392	BL	0.94
Minnesota	55102	BL	0.94	Minnesota	55320	BC	0.81	Minnesota	55393	BC	0.81
Minnesota	55103	BL	0.94	Minnesota	55321	BC	0.81	Minnesota	55394	BF	0.87
Minnesota	55104	BL	0.94	Minnesota	55322	BF	0.87	Minnesota	55395	BC	0.81
Minnesota	55105	BL	0.94	Minnesota	55323	BL	0.94	Minnesota	55396	BC	0.81
Minnesota	55106	BL	0.94	Minnesota	55324	BC	0.81	Minnesota	55397	BF	0.87
Minnesota	55107	BL	0.94	Minnesota	55325	BC	0.81	Minnesota	55398	BC	0.81
Minnesota	55108	BL	0.94	Minnesota	55327	BL	0.94	Minnesota	55399	BF	0.87
Minnesota	55109	BL	0.94	Minnesota	55328	BC	0.81	Minnesota	55400	BL	0.94
Minnesota	55110	BL	0.94	Minnesota	55329	BC	0.81	Minnesota	55401	BL	0.94
Minnesota	55111	BL	0.94	Minnesota	55330	BC	0.81	Minnesota	55402	BL	0.94
Minnesota	55112	BL	0.94	Minnesota	55331	BL	0.94	Minnesota	55403	BL	0.94
Minnesota	55113	BL	0.94	Minnesota	55332	BC	0.81	Minnesota	55404	BL	0.94
Minnesota	55114	BL	0.94	Minnesota	55333	BC	0.81	Minnesota	55405	BL	0.94
Minnesota	55115	BL	0.94	Minnesota	55334	BC	0.81	Minnesota	55406	BL	0.94
Minnesota	55116	BL	0.94	Minnesota	55335	BC	0.81	Minnesota	55407	BL	0.94
Minnesota	55117	BL	0.94	Minnesota	55336	BC	0.81	Minnesota	55408	BL	0.94
Minnesota	55118	BF	0.87	Minnesota	55337	BF	0.87	Minnesota	55409	BL	0.94
Minnesota	55119	BL	0.94	Minnesota	55338	BC	0.81	Minnesota	55410	BL	0.94
Minnesota	55120	BF	0.87	Minnesota	55339	BF	0.87	Minnesota	55411	BL	0.94
Minnesota	55121	BF	0.87	Minnesota	55340	BL	0.94	Minnesota	55412	BL	0.94
Minnesota	55122	BF	0.87	Minnesota	55341	BC	0.81	Minnesota	55413	BL	0.94
Minnesota	55123	BF	0.87	Minnesota	55342	BC	0.81	Minnesota	55414	BL	0.94
Minnesota	55124	BF	0.87	Minnesota	55343	BL	0.94	Minnesota	55415	BL	0.94
Minnesota	55125	BF	0.87	Minnesota	55344	BL	0.94	Minnesota	55416	BL	0.94
Minnesota	55126	BL	0.94	Minnesota	55345	BL	0.94	Minnesota	55417	BL	0.94
Minnesota	55127	BL	0.94	Minnesota	55346	BL	0.94	Minnesota	55418	BL	0.94
Minnesota	55128	BF	0.87	Minnesota	55347	BL	0.94	Minnesota	55419	BL	0.94
Minnesota	55129	BF	0.87	Minnesota	55348	BL	0.94	Minnesota	55420	BL	0.94
Minnesota	55130	BL	0.94	Minnesota	55349	BC	0.81	Minnesota	55421	BL	0.94
Minnesota	55133	BL	0.94	Minnesota	55350	BC	0.81	Minnesota	55422	BL	0.94
Minnesota	55144	BL	0.94	Minnesota	55352	BF	0.87	Minnesota	55423	BL	0.94
Minnesota	55145	BL	0.94	Minnesota	55353	BC	0.81	Minnesota	55424	BL	0.94
Minnesota	55146	BL	0.94	Minnesota	55354	BC	0.81	Minnesota	55425	BL	0.94
Minnesota	55150	BF	0.87	Minnesota	55355	BC	0.81	Minnesota	55426	BL	0.94
Minnesota	55155	BL	0.94	Minnesota	55356	BL	0.94	Minnesota	55427	BL	0.94
Minnesota	55161	BL	0.94	Minnesota	55357	BL	0.94	Minnesota	55428	BL	0.94
Minnesota	55164	BL	0.94	Minnesota	55358	BC	0.81	Minnesota	55429	BL	0.94
Minnesota	55165	BL	0.94	Minnesota	55359	BL	0.94	Minnesota	55430	BL	0.94
Minnesota	55166	BL	0.94	Minnesota	55360	BF	0.87	Minnesota	55431	BL	0.94
Minnesota	55168	BL	0.94	Minnesota	55361	BL	0.94	Minnesota	55432	BL	0.94
Minnesota	55169	BL	0.94	Minnesota	55362	BC	0.81	Minnesota	55433	BL	0.94
Minnesota	55170	BL	0.94	Minnesota	55363	BC	0.81	Minnesota	55434	BL	0.94
Minnesota	55171	BL	0.94	Minnesota	55364	BL	0.94	Minnesota	55435	BL	0.94
Minnesota	55172	BL	0.94	Minnesota	55365	BC	0.81	Minnesota	55436	BL	0.94
Minnesota	55175	BL	0.94	Minnesota	55366	BC	0.81	Minnesota	55437	BL	0.94
Minnesota	55177	BL	0.94	Minnesota	55367	BF	0.87	Minnesota	55438	BL	0.94
Minnesota	55182	BL	0.94	Minnesota	55368	BF	0.87	Minnesota	55439	BL	0.94
Minnesota	55187	BL	0.94	Minnesota	55369	BL	0.94	Minnesota	55440	BL	0.94
Minnesota	55188	BL	0.94	Minnesota	55370	BC	0.81	Minnesota	55441	BL	0.94
Minnesota	55190	BL	0.94	Minnesota	55371	BC	0.81	Minnesota	55442	BL	0.94
Minnesota	55191	BL	0.94	Minnesota	55372	BF	0.87	Minnesota	55443	BL	0.94
Minnesota	55199	BL	0.94	Minnesota	55373	BC	0.81	Minnesota	55444	BL	0.94
Minnesota	55301	BC	0.81	Minnesota	55374	BL	0.94	Minnesota	55445	BL	0.94
Minnesota	55302	BC	0.81	Minnesota	55375	BL	0.94	Minnesota	55446	BL	0.94
Minnesota	55303	BL	0.94	Minnesota	55376	BC	0.81	Minnesota	55447	BL	0.94
Minnesota	55304	BL	0.94	Minnesota	55377	BC	0.81	Minnesota	55448	BL	0.94

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AREA RATING FACTORS BY STATE AND ZIP CODE											
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Minnesota	55449	BL	0.94	Nebraska	681	AZ	0.77	Nevada	889	BU	1.06
Minnesota	55450	BL	0.94	Nebraska	683	AV	0.69	Nevada	891	BU	1.06
Minnesota	55454	BL	0.94	Nebraska	684	AV	0.69	Nevada	893	SS	0.86
Minnesota	55455	BL	0.94	Nebraska	685	AX	0.73	Nevada	894	SS	0.86
Minnesota	55458	BL	0.94	Nebraska	686	AV	0.69	Nevada	895	SS	0.86
Minnesota	55459	BL	0.94	Nebraska	687	AV	0.69	Nevada	897	SS	0.86
Minnesota	55460	BL	0.94	Nebraska	688	AV	0.69	Nevada	898	SS	0.86
Minnesota	55467	BL	0.94	Nebraska	689	AV	0.69	Nevada	89001	SS	0.86
Minnesota	55468	BL	0.94	Nebraska	690	AV	0.69	Nevada	89002	BU	1.06
Minnesota	55470	BL	0.94	Nebraska	691	AV	0.69	Nevada	89003	SS	0.86
Minnesota	55472	BL	0.94	Nebraska	692	AV	0.69	Nevada	89004	SS	0.86
Minnesota	55473	BF	0.87	Nebraska	693	AV	0.69	Nevada	89005	SS	0.86
Minnesota	55474	BL	0.94	Nebraska	68001	AX	0.73	Nevada	89006	SS	0.86
Minnesota	55478	BL	0.94	Nebraska	68002	AX	0.73	Nevada	89007	SS	0.86
Minnesota	55479	BL	0.94	Nebraska	68003	AX	0.73	Nevada	89008	SS	0.86
Minnesota	55480	BL	0.94	Nebraska	68004	AX	0.73	Nevada	89009	BU	1.06
Minnesota	55483	BL	0.94	Nebraska	68005	AZ	0.77	Nevada	89010	SS	0.86
Minnesota	55484	BL	0.94	Nebraska	68007	AZ	0.77	Nevada	89011	BU	1.06
Minnesota	55485	BL	0.94	Nebraska	68008	AX	0.73	Nevada	89012	BU	1.06
Minnesota	55486	BL	0.94	Nebraska	68009	AX	0.73	Nevada	89013	SS	0.86
Minnesota	55487	BL	0.94	Nebraska	68010	AZ	0.77	Nevada	89014	BU	1.06
Minnesota	55488	BL	0.94	Nebraska	68014	AX	0.73	Nevada	89015	BU	1.06
Mississippi	386	A	0.75	Nebraska	68015	AX	0.73	Nevada	89016	BU	1.06
Mississippi	387	A	0.75	Nebraska	68016	AX	0.73	Nevada	89017	SS	0.86
Mississippi	388	A	0.75	Nebraska	68017	AX	0.73	Nevada	89018	SS	0.86
Mississippi	389	A	0.75	Nebraska	68018	AX	0.73	Nevada	89019	SS	0.86
Mississippi	390	A	0.75	Nebraska	68019	AX	0.73	Nevada	89020	SS	0.86
Mississippi	391	A	0.75	Nebraska	68020	AX	0.73	Nevada	89021	SS	0.86
Mississippi	392	A	0.75	Nebraska	68022	AZ	0.77	Nevada	89022	SS	0.86
Mississippi	393	A	0.75	Nebraska	68023	AX	0.73	Nevada	89023	SS	0.86
Mississippi	394	C	0.85	Nebraska	68025	AX	0.73	Nevada	89024	SS	0.86
Mississippi	395	C	0.85	Nebraska	68026	AX	0.73	Nevada	89025	SS	0.86
Mississippi	396	A	0.75	Nebraska	68028	AZ	0.77	Nevada	89026	SS	0.86
Mississippi	397	A	0.75	Nebraska	68029	AX	0.73	Nevada	89027	SS	0.86
Missouri	630	QQ	0.78	Nebraska	68030	AX	0.73	Nevada	89028	SS	0.86
Missouri	631	QQ	0.78	Nebraska	68031	AX	0.73	Nevada	89029	SS	0.86
Missouri	633	QQ	0.78	Nebraska	68033	AX	0.73	Nevada	89030	BU	1.06
Missouri	634	AU	0.68	Nebraska	68034	AX	0.73	Nevada	89031	BU	1.06
Missouri	635	AU	0.68	Nebraska	68035	AZ	0.77	Nevada	89032	BU	1.06
Missouri	636	AU	0.68	Nebraska	68036	AX	0.73	Nevada	89033	BU	1.06
Missouri	637	AU	0.68	Nebraska	68037	AX	0.73	Nevada	89034	SS	0.86
Missouri	638	AU	0.68	Nebraska	68038	AX	0.73	Nevada	89036	BU	1.06
Missouri	639	AU	0.68	Nebraska	68039	AX	0.73	Nevada	89037	SS	0.86
Missouri	640	QQ	0.78	Nebraska	68040	AX	0.73	Nevada	89039	SS	0.86
Missouri	641	QQ	0.78	Nebraska	68041	AX	0.73	Nevada	89040	SS	0.86
Missouri	644	AU	0.68	Nebraska	68042	AX	0.73	Nevada	89041	SS	0.86
Missouri	645	AU	0.68	Nebraska	68044	AX	0.73	Nevada	89042	SS	0.86
Missouri	646	AU	0.68	Nebraska	68045	AX	0.73	Nevada	89043	SS	0.86
Missouri	647	AU	0.68	Nebraska	68046	AZ	0.77	Nevada	89044	BU	1.06
Missouri	648	AU	0.68	Nebraska	68047	AX	0.73	Nevada	89045	SS	0.86
Missouri	649	AU	0.68	Nebraska	68048	AX	0.73	Nevada	89046	SS	0.86
Missouri	650	AU	0.68	Nebraska	68050	AX	0.73	Nevada	89047	SS	0.86
Missouri	651	AU	0.68	Nebraska	68054	AZ	0.77	Nevada	89048	SS	0.86
Missouri	652	AU	0.68	Nebraska	68055	AX	0.73	Nevada	89049	SS	0.86
Missouri	653	AU	0.68	Nebraska	68056	AZ	0.77	Nevada	89050	SS	0.86
Missouri	654	AU	0.68	Nebraska	68057	AX	0.73	Nevada	89052	BU	1.06
Missouri	655	AU	0.68	Nebraska	68058	AX	0.73	Nevada	89053	BU	1.06
Missouri	656	AU	0.68	Nebraska	68059	AZ	0.77	Nevada	89054	BU	1.06
Missouri	657	AU	0.68	Nebraska	68061	AX	0.73	Nevada	89060	SS	0.86
Missouri	658	AU	0.68	Nebraska	68062	AX	0.73	Nevada	89061	SS	0.86
Montana	590	A	0.75	Nebraska	68063	AX	0.73	Nevada	89067	SS	0.86
Montana	591	A	0.75	Nebraska	68064	AZ	0.77	Nevada	89070	SS	0.86
Montana	592	A	0.75	Nebraska	68065	AX	0.73	Nevada	89074	BU	1.06
Montana	593	A	0.75	Nebraska	68066	AX	0.73	Nevada	89077	BU	1.06
Montana	594	A	0.75	Nebraska	68067	AX	0.73	Nevada	89081	BU	1.06
Montana	595	A	0.75	Nebraska	68068	AX	0.73	Nevada	89084	BU	1.06
Montana	596	A	0.75	Nebraska	68069	AZ	0.77	Nevada	89085	BU	1.06
Montana	597	A	0.75	Nebraska	68070	AX	0.73	Nevada	89086	BU	1.06
Montana	598	A	0.75	Nebraska	68071	AX	0.73	Nevada	89087	BU	1.06
Montana	599	A	0.75	Nebraska	68072	AX	0.73	New Hampshire	2	W	0.70
Nebraska	680	N/A	N/A	Nebraska	68073	AX	0.73	New Hampshire	30	W	0.70

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
New Hampshire	31	W	0.70	New York	129	BF	0.87	New York	10980	CD	1.16
New Hampshire	32	W	0.70	New York	130	BF	0.87	New York	10981	BJ	0.92
New Hampshire	33	W	0.70	New York	131	BF	0.87	New York	10982	CD	1.16
New Hampshire	34	W	0.70	New York	132	BF	0.87	New York	10983	CD	1.16
New Hampshire	35	W	0.70	New York	133	BF	0.87	New York	10984	CD	1.16
New Hampshire	36	W	0.70	New York	134	BF	0.87	New York	10985	BJ	0.92
New Hampshire	37	W	0.70	New York	135	BF	0.87	New York	10986	CD	1.16
New Hampshire	38	W	0.70	New York	136	BF	0.87	New York	10987	BJ	0.92
New Jersey	70	E	0.95	New York	137	BF	0.87	New York	10988	BJ	0.92
New Jersey	71	E	0.95	New York	138	BF	0.87	New York	10989	CD	1.16
New Jersey	72	E	0.95	New York	139	BF	0.87	New York	10990	BJ	0.92
New Jersey	73	E	0.95	New York	140	BJ	0.92	New York	10992	BJ	0.92
New Jersey	74	E	0.95	New York	141	BJ	0.92	New York	10993	CD	1.16
New Jersey	75	E	0.95	New York	142	BJ	0.92	New York	10994	CD	1.16
New Jersey	76	E	0.95	New York	143	BJ	0.92	New York	10995	CD	1.16
New Jersey	77	E	0.95	New York	144	BF	0.87	New York	10996	BJ	0.92
New Jersey	78	E	0.95	New York	145	BF	0.87	New York	10997	BJ	0.92
New Jersey	79	E	0.95	New York	146	BF	0.87	New York	10998	BJ	0.92
New Jersey	80	E	0.95	New York	147	BF	0.87	North Carolina	270	A	0.75
New Jersey	81	E	0.95	New York	148	BF	0.87	North Carolina	271	A	0.75
New Jersey	82	E	0.95	New York	149	BF	0.87	North Carolina	272	A	0.75
New Jersey	83	E	0.95	New York	10901	CD	1.16	North Carolina	273	A	0.75
New Jersey	84	E	0.95	New York	10910	BJ	0.92	North Carolina	274	A	0.75
New Jersey	85	E	0.95	New York	10911	CD	1.16	North Carolina	275	A	0.75
New Jersey	86	E	0.95	New York	10912	BJ	0.92	North Carolina	276	A	0.75
New Jersey	87	E	0.95	New York	10913	CD	1.16	North Carolina	277	A	0.75
New Jersey	88	E	0.95	New York	10914	BJ	0.92	North Carolina	278	A	0.75
New Jersey	89	E	0.95	New York	10915	BJ	0.92	North Carolina	279	A	0.75
New Mexico	870	AY	0.76	New York	10916	BJ	0.92	North Carolina	280	A	0.75
New Mexico	871	BL	0.94	New York	10917	BJ	0.92	North Carolina	281	A	0.75
New Mexico	872	BL	0.94	New York	10918	BJ	0.92	North Carolina	282	A	0.75
New Mexico	873	AY	0.76	New York	10919	BJ	0.92	North Carolina	283	A	0.75
New Mexico	874	AY	0.76	New York	10920	CD	1.16	North Carolina	284	A	0.75
New Mexico	875	AY	0.76	New York	10921	BJ	0.92	North Carolina	285	A	0.75
New Mexico	877	AY	0.76	New York	10922	BJ	0.92	North Carolina	286	A	0.75
New Mexico	878	AY	0.76	New York	10923	CD	1.16	North Carolina	287	A	0.75
New Mexico	879	AY	0.76	New York	10924	BJ	0.92	North Carolina	288	A	0.75
New Mexico	880	AY	0.76	New York	10925	BJ	0.92	North Carolina	289	A	0.75
New Mexico	881	AY	0.76	New York	10926	BJ	0.92	North Dakota	580	C	0.85
New Mexico	882	AY	0.76	New York	10927	CD	1.16	North Dakota	581	C	0.85
New Mexico	883	AY	0.76	New York	10928	BJ	0.92	North Dakota	582	C	0.85
New Mexico	884	AY	0.76	New York	10930	BJ	0.92	North Dakota	583	C	0.85
New York	5	CD	1.16	New York	10931	CD	1.16	North Dakota	584	C	0.85
New York	100	CD	1.16	New York	10932	BJ	0.92	North Dakota	585	C	0.85
New York	101	CD	1.16	New York	10933	BJ	0.92	North Dakota	586	C	0.85
New York	102	CD	1.16	New York	10940	BJ	0.92	North Dakota	587	C	0.85
New York	103	CD	1.16	New York	10941	BJ	0.92	North Dakota	588	C	0.85
New York	104	CD	1.16	New York	10943	BJ	0.92	Ohio	430	C	0.85
New York	105	CD	1.16	New York	10949	BJ	0.92	Ohio	431	C	0.85
New York	106	CD	1.16	New York	10950	BJ	0.92	Ohio	432	C	0.85
New York	107	CD	1.16	New York	10951	CD	1.16	Ohio	433	C	0.85
New York	108	CD	1.16	New York	10952	CD	1.16	Ohio	434	C	0.85
New York	110	CD	1.16	New York	10953	BJ	0.92	Ohio	435	C	0.85
New York	111	CD	1.16	New York	10954	CD	1.16	Ohio	436	BT	1.04
New York	112	CD	1.16	New York	10956	CD	1.16	Ohio	437	C	0.85
New York	113	CD	1.16	New York	10958	BJ	0.92	Ohio	438	C	0.85
New York	114	CD	1.16	New York	10959	BJ	0.92	Ohio	439	C	0.85
New York	115	CD	1.16	New York	10960	CD	1.16	Ohio	440	BT	1.04
New York	116	CD	1.16	New York	10962	CD	1.16	Ohio	441	BT	1.04
New York	117	CD	1.16	New York	10963	BJ	0.92	Ohio	442	BT	1.04
New York	118	CD	1.16	New York	10964	CD	1.16	Ohio	443	BT	1.04
New York	119	CD	1.16	New York	10965	CD	1.16	Ohio	444	BT	1.04
New York	120	BJ	0.92	New York	10968	CD	1.16	Ohio	445	BT	1.04
New York	121	BJ	0.92	New York	10969	BJ	0.92	Ohio	446	C	0.85
New York	122	BJ	0.92	New York	10970	CD	1.16	Ohio	447	C	0.85
New York	123	BJ	0.92	New York	10973	BJ	0.92	Ohio	448	C	0.85
New York	124	BJ	0.92	New York	10974	CD	1.16	Ohio	449	C	0.85
New York	125	BJ	0.92	New York	10975	BJ	0.92	Ohio	450	D	0.90
New York	126	BJ	0.92	New York	10976	CD	1.16	Ohio	451	D	0.90
New York	127	BJ	0.92	New York	10977	CD	1.16	Ohio	452	D	0.90
New York	128	BF	0.87	New York	10979	BJ	0.92	Ohio	453	D	0.90

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Ohio	454	D	0.90	Pennsylvania	184	C	0.85	Texas	768	D	0.90
Ohio	455	C	0.85	Pennsylvania	185	C	0.85	Texas	769	D	0.90
Ohio	456	C	0.85	Pennsylvania	186	C	0.85	Texas	770	CD	1.16
Ohio	457	C	0.85	Pennsylvania	187	C	0.85	Texas	771	CD	1.16
Ohio	458	C	0.85	Pennsylvania	188	C	0.85	Texas	772	CD	1.16
Ohio	459	D	0.90	Pennsylvania	189	CA	1.13	Texas	773	CD	1.16
Oklahoma	730	PP	0.74	Pennsylvania	190	CA	1.13	Texas	774	BR	1.02
Oklahoma	731	PP	0.74	Pennsylvania	191	CA	1.13	Texas	775	CD	1.16
Oklahoma	732	PP	0.74	Pennsylvania	192	CA	1.13	Texas	776	BR	1.02
Oklahoma	733	PP	0.74	Pennsylvania	193	CA	1.13	Texas	777	BR	1.02
Oklahoma	734	SS	0.86	Pennsylvania	194	CA	1.13	Texas	778	D	0.90
Oklahoma	735	PP	0.74	Pennsylvania	195	C	0.85	Texas	779	D	0.90
Oklahoma	736	PP	0.74	Pennsylvania	196	C	0.85	Texas	780	D	0.90
Oklahoma	737	PP	0.74	Puerto Rico	6	W	0.70	Texas	781	D	0.90
Oklahoma	738	PP	0.74	Puerto Rico	7	W	0.70	Texas	782	BR	1.02
Oklahoma	739	PP	0.74	Puerto Rico	9	W	0.70	Texas	783	D	0.90
Oklahoma	740	PP	0.74	Rhode Island	28	B	0.80	Texas	784	BR	1.02
Oklahoma	741	PP	0.74	Rhode Island	29	B	0.80	Texas	785	D	0.90
Oklahoma	742	PP	0.74	South Carolina	290	AW	0.72	Texas	786	D	0.90
Oklahoma	743	PP	0.74	South Carolina	291	AW	0.72	Texas	787	D	0.90
Oklahoma	744	PP	0.74	South Carolina	292	AW	0.72	Texas	788	D	0.90
Oklahoma	745	SS	0.86	South Carolina	293	AW	0.72	Texas	789	D	0.90
Oklahoma	746	PP	0.74	South Carolina	294	BA	0.79	Texas	790	D	0.90
Oklahoma	747	SS	0.86	South Carolina	295	BA	0.79	Texas	791	D	0.90
Oklahoma	748	PP	0.74	South Carolina	296	AW	0.72	Texas	792	D	0.90
Oklahoma	749	PP	0.74	South Carolina	297	AW	0.72	Texas	793	BR	1.02
Oregon	970	A	0.75	South Carolina	298	BA	0.79	Texas	794	BR	1.02
Oregon	971	A	0.75	South Carolina	299	BA	0.79	Texas	795	D	0.90
Oregon	972	A	0.75	South Dakota	570	AU	0.68	Texas	796	D	0.90
Oregon	973	AW	0.72	South Dakota	571	AU	0.68	Texas	797	D	0.90
Oregon	974	AW	0.72	South Dakota	572	AU	0.68	Texas	798	D	0.90
Oregon	975	AW	0.72	South Dakota	573	AU	0.68	Texas	799	D	0.90
Oregon	976	AW	0.72	South Dakota	574	AU	0.68	Texas	885	D	0.90
Oregon	977	AW	0.72	South Dakota	575	AU	0.68	Utah	840	W	0.70
Oregon	978	AW	0.72	South Dakota	576	AU	0.68	Utah	841	W	0.70
Oregon	979	AW	0.72	South Dakota	577	AU	0.68	Utah	842	W	0.70
Panama	0	F	1.00	Tennessee	370	BE	0.84	Utah	843	W	0.70
Pennsylvania	150	BO	0.98	Tennessee	371	BE	0.84	Utah	844	W	0.70
Pennsylvania	151	BO	0.98	Tennessee	372	BE	0.84	Utah	845	W	0.70
Pennsylvania	152	BO	0.98	Tennessee	373	BE	0.84	Utah	846	W	0.70
Pennsylvania	153	BO	0.98	Tennessee	374	BE	0.84	Utah	847	W	0.70
Pennsylvania	154	BO	0.98	Tennessee	375	BE	0.84	Vermont	50	A	0.75
Pennsylvania	155	C	0.85	Tennessee	376	BE	0.84	Vermont	51	A	0.75
Pennsylvania	156	BO	0.98	Tennessee	377	BE	0.84	Vermont	52	A	0.75
Pennsylvania	157	C	0.85	Tennessee	378	BE	0.84	Vermont	53	A	0.75
Pennsylvania	158	C	0.85	Tennessee	379	BE	0.84	Vermont	54	A	0.75
Pennsylvania	159	C	0.85	Tennessee	380	BE	0.84	Vermont	56	A	0.75
Pennsylvania	160	C	0.85	Tennessee	381	BE	0.84	Vermont	57	A	0.75
Pennsylvania	161	C	0.85	Tennessee	382	BE	0.84	Vermont	58	A	0.75
Pennsylvania	162	C	0.85	Tennessee	383	BE	0.84	Vermont	59	A	0.75
Pennsylvania	163	C	0.85	Tennessee	384	BE	0.84	Virgin Island	8	A	0.75
Pennsylvania	164	C	0.85	Tennessee	385	BE	0.84	Virginia	201	AU	0.68
Pennsylvania	165	C	0.85	Texas	733	BR	1.02	Virginia	220	C	0.85
Pennsylvania	166	C	0.85	Texas	750	BR	1.02	Virginia	222	C	0.85
Pennsylvania	167	C	0.85	Texas	751	BR	1.02	Virginia	223	C	0.85
Pennsylvania	168	C	0.85	Texas	752	BR	1.02	Virginia	226	AU	0.68
Pennsylvania	169	C	0.85	Texas	753	BR	1.02	Virginia	227	AU	0.68
Pennsylvania	170	C	0.85	Texas	754	D	0.90	Virginia	228	AU	0.68
Pennsylvania	171	C	0.85	Texas	755	D	0.90	Virginia	229	AU	0.68
Pennsylvania	172	C	0.85	Texas	756	D	0.90	Virginia	232	C	0.85
Pennsylvania	173	C	0.85	Texas	757	D	0.90	Virginia	233	C	0.85
Pennsylvania	174	C	0.85	Texas	758	D	0.90	Virginia	234	C	0.85
Pennsylvania	175	C	0.85	Texas	759	D	0.90	Virginia	235	C	0.85
Pennsylvania	176	C	0.85	Texas	760	BR	1.02	Virginia	236	C	0.85
Pennsylvania	177	C	0.85	Texas	761	BR	1.02	Virginia	237	C	0.85
Pennsylvania	178	C	0.85	Texas	762	D	0.90	Virginia	238	AU	0.68
Pennsylvania	179	C	0.85	Texas	763	D	0.90	Virginia	239	AU	0.68
Pennsylvania	180	C	0.85	Texas	764	D	0.90	Virginia	240	AU	0.68
Pennsylvania	181	C	0.85	Texas	765	D	0.90	Virginia	241	AU	0.68
Pennsylvania	182	C	0.85	Texas	766	D	0.90	Virginia	242	AU	0.68
Pennsylvania	183	C	0.85	Texas	767	D	0.90	Virginia	243	AU	0.68

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AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Virginia	244	AU	0.68	Virginia	22472	C	0.85	Virginia	23032	C	0.85
Virginia	245	AU	0.68	Virginia	22473	C	0.85	Virginia	23035	C	0.85
Virginia	246	AU	0.68	Virginia	22476	C	0.85	Virginia	23038	C	0.85
Virginia	22101	C	0.85	Virginia	22480	C	0.85	Virginia	23039	C	0.85
Virginia	22102	C	0.85	Virginia	22481	C	0.85	Virginia	23040	AU	0.68
Virginia	22103	C	0.85	Virginia	22482	C	0.85	Virginia	23043	C	0.85
Virginia	22106	C	0.85	Virginia	22485	C	0.85	Virginia	23045	C	0.85
Virginia	22107	C	0.85	Virginia	22488	C	0.85	Virginia	23047	C	0.85
Virginia	22108	C	0.85	Virginia	22501	AU	0.68	Virginia	23050	C	0.85
Virginia	22109	C	0.85	Virginia	22503	C	0.85	Virginia	23055	AU	0.68
Virginia	22116	C	0.85	Virginia	22504	C	0.85	Virginia	23056	C	0.85
Virginia	22118	C	0.85	Virginia	22507	C	0.85	Virginia	23058	C	0.85
Virginia	22119	C	0.85	Virginia	22508	AU	0.68	Virginia	23059	C	0.85
Virginia	22120	C	0.85	Virginia	22509	C	0.85	Virginia	23060	C	0.85
Virginia	22121	C	0.85	Virginia	22511	C	0.85	Virginia	23061	C	0.85
Virginia	22122	C	0.85	Virginia	22513	C	0.85	Virginia	23062	C	0.85
Virginia	22124	C	0.85	Virginia	22514	AU	0.68	Virginia	23063	C	0.85
Virginia	22125	C	0.85	Virginia	22517	C	0.85	Virginia	23064	C	0.85
Virginia	22134	C	0.85	Virginia	22520	C	0.85	Virginia	23065	C	0.85
Virginia	22135	C	0.85	Virginia	22523	C	0.85	Virginia	23066	C	0.85
Virginia	22150	C	0.85	Virginia	22524	C	0.85	Virginia	23067	C	0.85
Virginia	22151	C	0.85	Virginia	22526	C	0.85	Virginia	23068	C	0.85
Virginia	22152	C	0.85	Virginia	22528	C	0.85	Virginia	23069	C	0.85
Virginia	22153	C	0.85	Virginia	22529	C	0.85	Virginia	23070	C	0.85
Virginia	22156	C	0.85	Virginia	22530	C	0.85	Virginia	23071	C	0.85
Virginia	22158	C	0.85	Virginia	22534	AU	0.68	Virginia	23072	C	0.85
Virginia	22159	C	0.85	Virginia	22535	AU	0.68	Virginia	23075	C	0.85
Virginia	22160	C	0.85	Virginia	22538	AU	0.68	Virginia	23076	C	0.85
Virginia	22161	C	0.85	Virginia	22539	C	0.85	Virginia	23079	C	0.85
Virginia	22172	C	0.85	Virginia	22542	AU	0.68	Virginia	23080	C	0.85
Virginia	22180	C	0.85	Virginia	22544	C	0.85	Virginia	23081	C	0.85
Virginia	22181	C	0.85	Virginia	22545	AU	0.68	Virginia	23083	C	0.85
Virginia	22182	C	0.85	Virginia	22546	AU	0.68	Virginia	23084	AU	0.68
Virginia	22183	C	0.85	Virginia	22547	C	0.85	Virginia	23085	C	0.85
Virginia	22184	C	0.85	Virginia	22548	C	0.85	Virginia	23086	C	0.85
Virginia	22185	C	0.85	Virginia	22551	AU	0.68	Virginia	23089	C	0.85
Virginia	22191	C	0.85	Virginia	22552	AU	0.68	Virginia	23090	C	0.85
Virginia	22192	C	0.85	Virginia	22553	AU	0.68	Virginia	23091	C	0.85
Virginia	22193	C	0.85	Virginia	22554	AU	0.68	Virginia	23092	C	0.85
Virginia	22194	C	0.85	Virginia	22555	AU	0.68	Virginia	23093	AU	0.68
Virginia	22195	C	0.85	Virginia	22556	AU	0.68	Virginia	23101	C	0.85
Virginia	22199	C	0.85	Virginia	22558	C	0.85	Virginia	23102	C	0.85
Virginia	22401	C	0.85	Virginia	22560	C	0.85	Virginia	23103	C	0.85
Virginia	22402	C	0.85	Virginia	22565	AU	0.68	Virginia	23105	C	0.85
Virginia	22403	AU	0.68	Virginia	22567	AU	0.68	Virginia	23106	C	0.85
Virginia	22404	C	0.85	Virginia	22570	C	0.85	Virginia	23107	C	0.85
Virginia	22405	AU	0.68	Virginia	22572	C	0.85	Virginia	23108	C	0.85
Virginia	22406	AU	0.68	Virginia	22576	C	0.85	Virginia	23109	C	0.85
Virginia	22407	AU	0.68	Virginia	22577	C	0.85	Virginia	23110	C	0.85
Virginia	22408	AU	0.68	Virginia	22578	C	0.85	Virginia	23111	C	0.85
Virginia	22412	AU	0.68	Virginia	22579	C	0.85	Virginia	23112	C	0.85
Virginia	22427	AU	0.68	Virginia	22580	AU	0.68	Virginia	23113	C	0.85
Virginia	22428	AU	0.68	Virginia	22581	C	0.85	Virginia	23114	C	0.85
Virginia	22430	AU	0.68	Virginia	23001	C	0.85	Virginia	23115	C	0.85
Virginia	22432	C	0.85	Virginia	23002	C	0.85	Virginia	23116	C	0.85
Virginia	22433	AU	0.68	Virginia	23003	C	0.85	Virginia	23117	AU	0.68
Virginia	22435	C	0.85	Virginia	23004	AU	0.68	Virginia	23119	C	0.85
Virginia	22436	C	0.85	Virginia	23005	C	0.85	Virginia	23120	C	0.85
Virginia	22437	C	0.85	Virginia	23009	C	0.85	Virginia	23123	AU	0.68
Virginia	22438	C	0.85	Virginia	23011	C	0.85	Virginia	23124	C	0.85
Virginia	22442	C	0.85	Virginia	23014	C	0.85	Virginia	23125	C	0.85
Virginia	22443	C	0.85	Virginia	23015	C	0.85	Virginia	23126	C	0.85
Virginia	22446	AU	0.68	Virginia	23018	C	0.85	Virginia	23127	C	0.85
Virginia	22448	C	0.85	Virginia	23021	C	0.85	Virginia	23128	C	0.85
Virginia	22451	C	0.85	Virginia	23022	AU	0.68	Virginia	23129	C	0.85
Virginia	22454	C	0.85	Virginia	23023	C	0.85	Virginia	23130	C	0.85
Virginia	22456	C	0.85	Virginia	23024	AU	0.68	Virginia	23131	C	0.85
Virginia	22460	C	0.85	Virginia	23025	C	0.85	Virginia	23138	C	0.85
Virginia	22463	AU	0.68	Virginia	23027	AU	0.68	Virginia	23139	C	0.85
Virginia	22469	C	0.85	Virginia	23030	C	0.85	Virginia	23140	C	0.85
Virginia	22471	AU	0.68	Virginia	23031	C	0.85	Virginia	23141	C	0.85

NB MOO 2010		MUTUAL OF OMAHA INS CO INDIVIDUAL MODERNIZED MEDICARE SUPPLEMENT									
AREA RATING FACTORS BY STATE AND ZIP CODE											
State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor	State	Zip Code	Alpha Code	Factor
Virginia	23146	C	0.85	Wisconsin	538	W	0.70	Wisconsin	53070	W	0.70
Virginia	23147	C	0.85	Wisconsin	539	MM	0.64	Wisconsin	53072	QQ	0.78
Virginia	23148	C	0.85	Wisconsin	540	MM	0.64	Wisconsin	53073	W	0.70
Virginia	23149	C	0.85	Wisconsin	541	MM	0.64	Wisconsin	53074	W	0.70
Virginia	23150	C	0.85	Wisconsin	542	MM	0.64	Wisconsin	53075	W	0.70
Virginia	23153	C	0.85	Wisconsin	543	MM	0.64	Wisconsin	53076	QQ	0.78
Virginia	23154	C	0.85	Wisconsin	544	W	0.70	Wisconsin	53078	W	0.70
Virginia	23155	C	0.85	Wisconsin	545	MM	0.64	Wisconsin	53079	W	0.70
Virginia	23156	C	0.85	Wisconsin	546	MM	0.64	Wisconsin	53080	W	0.70
Virginia	23160	C	0.85	Wisconsin	547	MM	0.64	Wisconsin	53081	W	0.70
Virginia	23161	C	0.85	Wisconsin	548	MM	0.64	Wisconsin	53082	W	0.70
Virginia	23162	C	0.85	Wisconsin	549	W	0.70	Wisconsin	53083	W	0.70
Virginia	23163	C	0.85	Wisconsin	53001	W	0.70	Wisconsin	53085	W	0.70
Virginia	23168	C	0.85	Wisconsin	53002	W	0.70	Wisconsin	53086	W	0.70
Virginia	23169	C	0.85	Wisconsin	53003	W	0.70	Wisconsin	53088	W	0.70
Virginia	23170	AU	0.68	Wisconsin	53004	W	0.70	Wisconsin	53089	QQ	0.78
Virginia	23173	C	0.85	Wisconsin	53005	QQ	0.78	Wisconsin	53090	W	0.70
Virginia	23175	C	0.85	Wisconsin	53006	W	0.70	Wisconsin	53091	W	0.70
Virginia	23176	C	0.85	Wisconsin	53007	QQ	0.78	Wisconsin	53092	QQ	0.78
Virginia	23177	C	0.85	Wisconsin	53008	QQ	0.78	Wisconsin	53093	W	0.70
Virginia	23178	C	0.85	Wisconsin	53009	W	0.70	Wisconsin	53094	W	0.70
Virginia	23180	C	0.85	Wisconsin	53010	W	0.70	Wisconsin	53095	W	0.70
Virginia	23181	C	0.85	Wisconsin	53011	W	0.70	Wisconsin	53097	QQ	0.78
Virginia	23183	C	0.85	Wisconsin	53012	QQ	0.78	Wisconsin	53098	W	0.70
Virginia	23184	C	0.85	Wisconsin	53013	W	0.70	Wisconsin	53099	W	0.70
Virginia	23185	C	0.85	Wisconsin	53014	W	0.70	Wisconsin	53101	W	0.70
Virginia	23186	C	0.85	Wisconsin	53015	W	0.70	Wisconsin	53102	QQ	0.78
Virginia	23187	C	0.85	Wisconsin	53016	W	0.70	Wisconsin	53103	W	0.70
Virginia	23188	C	0.85	Wisconsin	53017	QQ	0.78	Wisconsin	53104	QQ	0.78
Virginia	23190	C	0.85	Wisconsin	53018	W	0.70	Wisconsin	53105	W	0.70
Virginia	23192	C	0.85	Wisconsin	53019	W	0.70	Wisconsin	53108	QQ	0.78
Washington	980	C	0.85	Wisconsin	53020	W	0.70	Wisconsin	53109	QQ	0.78
Washington	981	C	0.85	Wisconsin	53021	W	0.70	Wisconsin	53110	QQ	0.78
Washington	982	C	0.85	Wisconsin	53022	QQ	0.78	Wisconsin	53114	W	0.70
Washington	983	C	0.85	Wisconsin	53023	W	0.70	Wisconsin	53115	W	0.70
Washington	984	C	0.85	Wisconsin	53024	QQ	0.78	Wisconsin	53118	W	0.70
Washington	985	C	0.85	Wisconsin	53026	W	0.70	Wisconsin	53119	W	0.70
Washington	986	C	0.85	Wisconsin	53027	W	0.70	Wisconsin	53120	W	0.70
Washington	988	C	0.85	Wisconsin	53029	W	0.70	Wisconsin	53121	W	0.70
Washington	989	C	0.85	Wisconsin	53031	W	0.70	Wisconsin	53122	QQ	0.78
Washington	990	C	0.85	Wisconsin	53032	W	0.70	Wisconsin	53125	W	0.70
Washington	991	C	0.85	Wisconsin	53033	QQ	0.78	Wisconsin	53126	QQ	0.78
Washington	992	C	0.85	Wisconsin	53034	W	0.70	Wisconsin	53127	W	0.70
Washington	993	C	0.85	Wisconsin	53035	W	0.70	Wisconsin	53128	W	0.70
Washington	994	C	0.85	Wisconsin	53036	W	0.70	Wisconsin	53129	QQ	0.78
West Virginia	247	BE	0.84	Wisconsin	53037	QQ	0.78	Wisconsin	53130	QQ	0.78
West Virginia	248	BE	0.84	Wisconsin	53038	W	0.70	Wisconsin	53132	QQ	0.78
West Virginia	249	BE	0.84	Wisconsin	53039	W	0.70	Wisconsin	53137	W	0.70
West Virginia	250	BE	0.84	Wisconsin	53040	W	0.70	Wisconsin	53138	W	0.70
West Virginia	251	BE	0.84	Wisconsin	53042	W	0.70	Wisconsin	53139	W	0.70
West Virginia	252	BE	0.84	Wisconsin	53044	W	0.70	Wisconsin	53140	QQ	0.78
West Virginia	253	BE	0.84	Wisconsin	53045	QQ	0.78	Wisconsin	53141	QQ	0.78
West Virginia	254	BE	0.84	Wisconsin	53046	QQ	0.78	Wisconsin	53142	QQ	0.78
West Virginia	255	BE	0.84	Wisconsin	53047	W	0.70	Wisconsin	53143	QQ	0.78
West Virginia	256	BE	0.84	Wisconsin	53048	W	0.70	Wisconsin	53144	QQ	0.78
West Virginia	257	BE	0.84	Wisconsin	53049	W	0.70	Wisconsin	53146	QQ	0.78
West Virginia	258	BE	0.84	Wisconsin	53050	W	0.70	Wisconsin	53147	W	0.70
West Virginia	259	BE	0.84	Wisconsin	53051	QQ	0.78	Wisconsin	53148	W	0.70
West Virginia	260	BE	0.84	Wisconsin	53052	QQ	0.78	Wisconsin	53149	W	0.70
West Virginia	261	BE	0.84	Wisconsin	53056	W	0.70	Wisconsin	53150	QQ	0.78
West Virginia	262	BE	0.84	Wisconsin	53057	W	0.70	Wisconsin	53151	QQ	0.78
West Virginia	263	BE	0.84	Wisconsin	53058	W	0.70	Wisconsin	53152	W	0.70
West Virginia	264	BE	0.84	Wisconsin	53059	W	0.70	Wisconsin	53153	W	0.70
West Virginia	265	BE	0.84	Wisconsin	53060	W	0.70	Wisconsin	53154	QQ	0.78
West Virginia	266	BE	0.84	Wisconsin	53061	W	0.70	Wisconsin	53156	W	0.70
West Virginia	267	BE	0.84	Wisconsin	53062	W	0.70	Wisconsin	53157	W	0.70
West Virginia	268	BE	0.84	Wisconsin	53063	W	0.70	Wisconsin	53158	QQ	0.78
Wisconsin	532	QQ	0.78	Wisconsin	53064	W	0.70	Wisconsin	53159	QQ	0.78
Wisconsin	534	QQ	0.78	Wisconsin	53065	W	0.70	Wisconsin	53167	W	0.70
Wisconsin	535	W	0.70	Wisconsin	53066	W	0.70	Wisconsin	53168	W	0.70
Wisconsin	537	W	0.70	Wisconsin	53069	W	0.70	Wisconsin	53170	W	0.70

[illegible]

State:	District of Columbia	Filing Company:	Mutual of Omaha Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Medicare Supplement - Mutual Rates		
Project Name/Number:	Medicare Supplement Retiree Exchange 2014/MX20-24657 Rates		

Supporting Document Schedules

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

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Justification
Comments:	Please refer to the Actuarial Memorandum attached above.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable - this is not a Property and Casualty filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable - this is not a Property and Casualty filing.
Attachment(s):	
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	Mutual of Omaha Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Medicare Supplement - Mutual Rates		
Project Name/Number:	Medicare Supplement Retiree Exchange 2014/MX20-24657 Rates		

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	Please refer to the Actuarial Memorandum attached above. There is an actuarial certification included within our Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Exhibit 1
Comments:	
Attachment(s):	Exhibit 1 - Attained Age - A F G 06-12-14.pdf
Item Status:	
Status Date:	

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175, 402-342-7600



NAIC # 71412

Individual Medicare Supplement Insurance

Policies MX20-24657, MX24-24661, and MX25-24662

Outline of Coverage Forms CP12, RP12.33.A-DC, DP1AH-DC, and BC12

Application MA6020-49

Replacement Notice M18362_0605

Actuarial Memorandum and Rate Schedules

Please see the corresponding forms filing under SERFF Tracking # MUTM-129541145.

We are submitting the attached Medicare supplement insurance forms and rates to your department for review and approval. These forms are new and do not replace any previously approved forms.

These policies will be sold exclusively through a retiree exchange marketplace and solicitation conducted by independent brokers and producers. This marketplace is primarily used to transition retirees from employer-sponsored group coverage to the individual market. These policies will be guaranteed issue, therefore separating our existing Medicare supplement block as permitted by regulation 26 DCMR 2216.

In addition to the required benefits available with each Medicare supplement plan, the policies also contain a Household Premium Discount provision.

We will use application MA6020-49 and application amendment M28327-49 (the application amendment was previously approved by your department on February 22, 2013) to apply for these policies and request the use of electronic signature capabilities.

We are filing outline of coverage forms CP12, RP12.33.A-DC, DP1AH-DC, and BC12 as separate modules and will bundle them together as a single document to be presented at time of application.

All variable information in these forms is shown in brackets and explained in the attached Memorandum of Variability.

Your review and approval of this submission will be greatly appreciated. If I may be of assistance to you as you complete your review, please do not hesitate to contact me.

Sincerely,

Jan Serafini
Product & Advertising Compliance Consultant
Corporate Compliance and Ethics

Phone: 402-351-6913

Fax: 402-351-5298

Email: Jan.Serafini@mutualofomaha.com

MUTUAL OF OMAHA INSURANCE COMPANY

ACTUARIAL MEMORANDUM

DISTRICT OF COLUMBIA

RE: POLICY FORMS MX20, MX24, and MX25

PURPOSE OF THE FILING

Policy forms MX20, MX24 and MX25 are new Medicare Supplement policy forms that comply with NAIC guidelines. The purpose of this filing is to inform the state that these forms will be in compliance with the NAIC Medicare Supplement Insurance Minimum Standards Model Act approved on 09/24/2008 and adopted by your state. In addition, this filing is to demonstrate that the anticipated loss ratios of these products meet the minimum requirements of your state. This filing is not intended to be used for other purposes.

BENEFIT DESCRIPTIONS

Policy forms MX20, MX24, and MX25 are individual guaranteed renewable Medicare Supplement policy forms. A summary of benefits follows:

Policy Form	Plan	Brief Benefit Description
MX20	A	Core Benefits *
MX24	F	Core Benefits * plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), foreign travel
MX25	G	Core Benefits * plus skilled nursing coinsurance, Part A deductible, Part B excess (100%), foreign travel
* Core Benefits: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end, Part B coinsurance, hospice benefit and the first 3 pints of blood each year.		

GENERAL MARKETING METHOD

These forms will be sold through retiree exchange marketplaces.

ISSUE AGE LIMITS

These policy forms will be issued to all individuals age 65+ who are eligible for Medicare. They will also be issued to disabled individuals eligible for Medicare in those states where mandated by law.

GROSS PREMIUM STRUCTURE

The rates are based on an attained age and tobacco/non-tobacco rate structure.

Additionally, a discount is available for policyholders who reside with another adult age 60 or older.

ANTICIPATED LOSS RATIO

The lifetime anticipated loss ratios are as follows:

<u>Policy Form</u>	<u>Plan Designation</u>	<u>Anticipated Loss Ratio</u>
MX20	A	74.0%
MX24	F	76.0%
MX25	G	74.0%

It is expected that the third calendar year experience will produce at least the minimum allowed loss ratio for these policy forms.

ISSUE METHOD

All policy forms will be guaranteed issue.

ACTUARIAL ASSUMPTIONS

Historical company experience was considered in developing the following assumptions:

Morbidity Costs: Claim costs have been analyzed for consistency with the experience of existing Medicare Supplement policies in your state.

Selection Factors:

Year	Factor
1	0.919
2	0.984
3+	1.000

Inflationary Trend Factor: The assumed annual inflationary trend for the policy forms in this filing is 6%. This assumption was based on historical company experience adjusted for what is expected to occur in the future. It is assumed in the pricing that annual rate increases will offset the effect of the inflationary trend. We reserve the right to adjust the trend assumption as experience emerges.

Tobacco/Non-Tobacco Factors: The rate factors are as follows:

Tobacco Load:	1.00
Non-Tobacco Discount:	0.87

Household Factors: The discount will be applied for any policyholder who is living with another adult who is age 60 or older. The policyholder can live with no more than three other adults age 60 or older. The discount will apply while this criterion is met. The rate factors are as follows:

Single Policy Load: 1.00
Household Policy Discount: 0.88

Persistency: The calendar year premium persistency net of inflationary trend is as follows:

First Year: 98%
Renewal Years: 92%

Interest Rate: The assumed after-tax interest rate is 4.5% and is based on current and anticipated Company investment earnings.

Active Life Reserves: Active life reserves will not develop under these policies.

CLAIM RESERVE METHODOLOGY

Claim reserves will be calculated using claim runoff patterns.

RATE SCHEDULES AND AREA RATING CHARTS

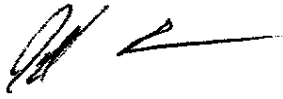
Schedules of rates and area rating factors are attached. The base rates shown on the rate pages are standard unisex tobacco rates. The actual premiums for your state are the base rates shown on the rate page multiplied by the area factor shown for your state on the area-rating chart, and then multiplied by the non-tobacco and/or household factors listed on the rate sheet as appropriate.

LOSS RATIO PROJECTIONS AND DEMONSTRATION

Please see **Exhibit 1** for the lifetime loss ratio projection and demonstration of compliance with minimum loss ratio standards.

ACTUARIAL CERTIFICATION

I hereby certify that to the best of my knowledge and belief the above submission conforms to generally accepted actuarial principles, standards, and guidelines, that the reserves and non-forfeiture benefits, if applicable, comply with all statutes, rules, and regulations of this state, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory, or unreasonable in relation to benefits provided.

A handwritten signature in black ink, appearing to read 'Jeff Ganow', with a long horizontal stroke extending to the right.

Jeff Ganow, FSA, MAAA
Product Performance Director, Medicare Supplement
Mutual of Omaha Insurance Company

July 7, 2014

Policy Form MX20 - Modernized Plan A

PROJECTED LOSS RATIO PATTERN

Calendar Year	Earned Premium Discounted At 4.5% Interest	Incurred Claims Discounted At 4.5% Interest	Calendar Year Loss Ratio
1	97,823	81,193	83.0%
2	91,893	75,353	82.0%
3	84,147	68,159	81.0%
4	75,953	60,003	79.0%
5	68,373	53,331	78.0%
6	62,366	47,398	76.0%
7	57,447	41,362	72.0%
8	52,632	37,369	71.0%
9	48,309	33,816	70.0%
10	43,731	30,174	69.0%
11	39,090	26,190	67.0%
12	34,686	22,893	66.0%
13	30,662	19,930	65.0%
14	27,021	17,564	65.0%
15	23,784	15,460	65.0%
16	20,751	13,488	65.0%
17	17,917	11,646	65.0%
18	15,399	10,009	65.0%
19	13,180	8,567	65.0%
20	11,220	7,293	65.0%
21	9,494	6,171	65.0%
22	7,963	5,176	65.0%
23	6,647	4,320	65.0%
24	5,512	3,583	65.0%
25	4,505	2,928	65.0%
Total	950,506	703,377	74.0%

Policy Form MX24 - Modernized Plan F

PROJECTED LOSS RATIO PATTERN

Calendar Year	Earned Premium Discounted At 4.5% Interest	Incurred Claims Discounted At 4.5% Interest	Calendar Year Loss Ratio
1	97,823	84,128	86.0%
2	91,893	78,109	85.0%
3	84,147	69,842	83.0%
4	75,953	61,522	81.0%
5	68,373	54,698	80.0%
6	62,366	48,645	78.0%
7	57,447	42,511	74.0%
8	52,632	38,421	73.0%
9	48,309	34,783	72.0%
10	43,731	31,049	71.0%
11	39,090	26,972	69.0%
12	34,686	23,587	68.0%
13	30,662	20,237	66.0%
14	27,021	17,834	66.0%
15	23,784	15,697	66.0%
16	20,751	13,695	66.0%
17	17,917	11,825	66.0%
18	15,399	10,163	66.0%
19	13,180	8,698	66.0%
20	11,220	7,405	66.0%
21	9,494	6,266	66.0%
22	7,963	5,256	66.0%
23	6,647	4,387	66.0%
24	5,512	3,638	66.0%
25	4,505	2,973	66.0%
Total	950,506	722,344	76.0%

Policy Form MX25 - Modernized Plan G

PROJECTED LOSS RATIO PATTERN

Calendar Year	Earned Premium Discounted At 4.5% Interest	Incurred Claims Discounted At 4.5% Interest	Calendar Year Loss Ratio
1	97,823	81,193	83.0%
2	91,893	75,353	82.0%
3	84,147	68,159	81.0%
4	75,953	60,003	79.0%
5	68,373	53,331	78.0%
6	62,366	47,398	76.0%
7	57,447	41,362	72.0%
8	52,632	37,369	71.0%
9	48,309	33,816	70.0%
10	43,731	30,174	69.0%
11	39,090	26,190	67.0%
12	34,686	22,893	66.0%
13	30,662	19,930	65.0%
14	27,021	17,564	65.0%
15	23,784	15,460	65.0%
16	20,751	13,488	65.0%
17	17,917	11,646	65.0%
18	15,399	10,009	65.0%
19	13,180	8,567	65.0%
20	11,220	7,293	65.0%
21	9,494	6,171	65.0%
22	7,963	5,176	65.0%
23	6,647	4,320	65.0%
24	5,512	3,583	65.0%
25	4,505	2,928	65.0%
Total	950,506	703,377	74.0%