

**State:** District of Columbia **Filing Company:** Sun Life Assurance Company of Canada  
**TOI/Sub-TOI:** H11G Group Health - Disability Income/H11G.002 Short Term  
**Product Name:** Short Term Disability Income  
**Project Name/Number:** STD Rate Study 2013/STD Rate Study 2013

## Filing at a Glance

Company: Sun Life Assurance Company of Canada  
Product Name: Short Term Disability Income  
State: District of Columbia  
TOI: H11G Group Health - Disability Income  
Sub-TOI: H11G.002 Short Term  
Filing Type: Rate  
Date Submitted: 09/30/2013  
SERFF Tr Num: SNLF-129177713  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: STD RATE STUDY 2013

### Implementation

Date Requested:

Author(s): Margaret Carvalho, Thomas Miele, Christopher McAuliffe, Pat Squillacioti, Lori Chilcote, Pauline Michaud, Ellen Thibodeau, Linda Murphy, Stacy Amos, Stacy Amos, Lori Minchoff, Barbara Chorzempa

Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:

**State:** District of Columbia **Filing Company:** Sun Life Assurance Company of Canada  
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## General Information

Project Name: STD Rate Study 2013 Status of Filing in Domicile: Not Filed  
 Project Number: STD Rate Study 2013 Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Group  
 Submission Type: New Submission Group Market Size: Small and Large  
 Group Market Type: Employer Overall Rate Impact:  
 Filing Status Changed: 10/07/2013  
 State Status Changed: Deemer Date:  
 Created By: Lori Chilcote Submitted By: Lori Chilcote  
 Corresponding Filing Tracking Number:

Filing Description:  
September 30, 2013

To: Officer in Charge of Rate Filings

Re: Sun Life Assurance Company of Canada  
 Group Short Term Disability Income Rate Filing  
 Company Filing # SNLF-129177713

Dear Sir/Madam:

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

The overall impact to the manual rate of District of Columbia policyholders is a 9.3% increase.

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

Sincerely,

Allison P. Bryant, FSA, MAAA  
 Telephone: 781-446-1680

## Company and Contact

### Filing Contact Information

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**Filing Company Information**

Sun Life Assurance Company of  
Canada  
175 Addison Road  
Windsor, CT 06095  
(860) 737-1000 ext. [Phone]

CoCode: 80802  
Group Code: 549  
Group Name:  
FEIN Number: 38-1082080

State of Domicile: Michigan  
Company Type:  
State ID Number:

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**Filing Fees**

Fee Required? No  
Retaliatory? No  
Fee Explanation:

**State:** District of Columbia

**Filing Company:**

Sun Life Assurance Company of Canada

**TOI/Sub-TOI:** H11G Group Health - Disability Income/H11G.002 Short Term

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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		Rate Pages		New		2013 STD SLOC Rate Manual-replacement pages only.pdf,

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**C. Net Claim Cost for an Individual**

1. **Net Unadjusted Claim Cost for each Tier (UCC<sub>k</sub>)**

$$UCC_k = ( BCC_k - SOCC_k )$$

2. The **Unadjusted Claim Cost (UCC)** for an individual

$$UCC = \sum(UCC_k) \text{ for } k= 1 \text{ to } n.$$

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

<u>Adjustment</u>	<u>Table</u>
Industry Factor	C
Survivor Benefit	D
Area Risk Factor	E
Maternity Factor	G
Contribution Percent Factor	H
Participation Percent Factor	I
Case Size Factor	J
Average Weekly Indemnity Factor	K
Definition of Disability Factor	L
Age Reduction Factor	M
Pre-Ex Factor	N
Rate Guarantee Factor	O
Maximum Weekly Benefit Factor	P
Freeze Salary Factor	Q
Portability Factor	Q
FICA Match Factor	R
Replacement Ratio Factor	S
First Day Hospital Factor	T
First Day Outpatient Factor	U
Claims Adjustment Factor	V
Occupational Coverage Factor	X

**D. Total Adjusted Claim Cost (TACC)**

$$TACC = \sum ACC$$

**E. Remaining Calculations**

1. **Retention (R)** varies by Total Adjusted Claim Cost [W]
2. **Premium Tax (PT)** varies by state [E]
3. **Commission Rate (CR)** is determined based on the commission scale selected.
4. If the group is affiliated with a qualified industry association or strategic partner, the **Association/Partnership Factor (APF)** = 0.95; if not, the APF = 1.00.
5. The **MGIS Service Fee (MSF)** is 13%.

**6. Premium**

$$\begin{aligned}\text{Annual Premium} &= (\text{TACC} \times R \times \text{APF}) / (1 - \text{CR} - \text{PT} - \text{MSF}) \\ \text{Monthly Premium} &= \text{Annual Premium} / 12\end{aligned}$$

**7. Total Gross Weekly Benefit for the first Tier (TGWB<sub>1</sub>)**

$$\text{TGWB}_1 = \sum(\text{GWB}_1)$$

**8. Monthly Rate**

$$\text{Monthly Rate} = \text{Monthly Premium} / (\text{TGWB}_1 / 10)$$

**9. Final Rate**

The Final Rate will be the Monthly Rate adjusted, as appropriate, as follows:

- a. Plans that are integrated with any salary continuance and/or accumulated sick leave plan made available by the employer will receive a credit determined from the standard rating formula contained in this filing.
- b. Rates for additional minor plan variations will be calculated and applied in a manner consistent with this rate filing.



Table A Base Durations (in days)

Gender/Age	M22	M27	M32	M37	M42	M47	M52	M57	M62	M67	M72	F22	F27	F32	F37	F42	F47	F52	F57	F62	F67	F72	
Plan Design																							
1111	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.4	6.5	6.3	5.9	5.2	5.0	5.0	5.0	5.0	5.0	5.0	5.0
1141	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.4	6.5	6.3	5.9	5.2	5.0	5.0	5.0	5.0	5.0	5.0	5.0
4141	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.4	6.4	6.3	5.9	5.2	5.0	5.0	5.0	5.0	5.0	5.0	5.0
1181	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.4	6.5	6.3	5.9	5.2	5.0	5.0	5.0	5.0	5.0	5.0	5.0
8181	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.4	6.6	6.5	6.0	5.2	5.0	5.0	5.0	5.0	5.0	5.0	5.0
15151	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.5	6.7	6.5	6.1	5.3	5.0	5.0	5.0	5.0	5.0	5.0	5.0
311311	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.7	6.8	6.7	6.2	5.3	5.0	5.0	5.0	5.0	5.0	5.0	5.0
611611	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	7.0	6.9	6.8	6.5	5.5	5.0	5.0	5.0	5.0	5.0	5.0	5.0
11413	30.9	32.7	34.0	35.4	36.8	37.9	40.2	42.6	45.0	43.8	41.9	41.6	42.7	42.1	39.8	35.7	35.6	37.9	40.3	42.7	41.2	39.5	
41413	32.4	34.5	35.8	37.3	38.7	39.7	42.1	44.5	46.9	43.4	42.0	41.7	42.5	42.1	40.6	37.0	36.8	39.2	41.6	44.0	41.9	42.1	
11813	33.5	35.7	37.2	38.8	40.3	41.5	44.1	46.6	49.2	48.1	46.1	40.1	40.8	40.7	40.2	38.7	39.2	41.7	44.3	46.8	45.8	43.7	
81813	36.2	38.3	39.9	41.4	43.0	44.2	46.7	49.3	51.8	50.8	48.7	40.7	41.5	41.5	40.1	40.4	43.0	45.5	48.0	47.0	44.9		
151513	38.0	40.5	42.3	44.0	45.8	47.2	50.0	52.7	55.5	58.2	59.9	36.7	36.9	37.3	39.1	41.2	42.7	45.4	48.2	50.9	53.7	55.3	
3113113	40.1	42.6	44.4	46.1	47.9	49.3	52.1	54.8	57.6	60.3	62.0	26.7	26.0	27.0	31.5	39.4	42.9	45.7	48.5	51.2	54.0	55.6	
114126	41.5	44.5	46.5	48.5	50.7	53.9	58.5	62.9	67.3	68.4	67.5	50.8	51.1	49.9	48.1	46.0	48.8	53.1	57.3	61.7	62.5	61.4	
414126	41.2	44.5	46.8	49.2	51.5	54.8	59.6	64.3	69.1	67.3	66.5	51.0	50.9	50.0	49.0	46.3	48.4	53.1	57.9	62.7	63.1	65.3	
118126	45.0	48.5	51.0	53.5	56.0	59.5	64.4	69.3	74.2	75.2	74.2	50.0	49.7	49.3	50.0	50.6	53.7	58.6	63.6	68.5	69.4	68.4	
818126	47.9	51.4	53.9	56.4	58.9	62.4	67.3	72.2	77.2	78.1	77.1	50.7	50.4	50.0	51.1	52.0	55.1	60.0	64.9	69.9	70.8	69.8	
1515126	54.7	58.5	61.2	64.0	66.7	70.4	75.6	80.7	85.9	91.0	94.1	47.4	46.1	46.2	50.5	57.2	67.4	72.5	77.7	82.8	85.9		
31131126	67.6	71.4	74.2	76.9	79.6	83.3	88.5	93.7	98.8	104.0	107.1	38.0	34.9	36.1	45.5	63.8	73.1	78.3	83.5	88.6	93.8	96.9	
114152	51.1	53.8	55.8	57.6	59.6	62.8	67.3	71.9	76.4	76.5	75.7	60.2	62.8	62.8	55.6	55.5	54.8	57.9	61.9	66.4	70.9	70.8	69.8
414152	51.8	54.9	57.2	59.4	61.6	64.8	69.3	73.8	78.4	76.6	74.2	60.5	57.6	55.7	56.4	56.1	58.6	63.2	67.7	72.3	71.3	74.0	
118152	55.4	58.8	61.1	63.5	65.9	69.2	73.9	78.6	83.3	84.2	83.2	59.5	56.5	55.0	57.4	60.2	63.7	68.4	73.1	77.8	78.7	77.7	
818152	58.2	61.6	63.9	66.3	68.7	72.0	76.7	81.4	86.1	87.0	86.0	60.1	57.0	55.3	57.9	61.3	65.0	69.7	74.4	79.1	80.0	79.0	
1515152	64.6	68.3	70.9	73.5	76.1	79.6	84.5	89.4	94.4	99.3	102.2	56.9	52.6	51.4	57.0	66.2	71.8	76.7	81.6	86.5	91.5	94.4	
31131152	77.0	80.6	83.2	85.8	88.4	91.9	96.9	101.8	106.7	111.6	114.6	47.9	41.7	41.4	51.7	72.3	82.2	87.1	92.1	97.0	101.9	104.8	
61161152	100.1	103.7	106.3	108.9	111.5	115.1	120.0	124.9	129.8	134.7	137.7	22.8	19.0	20.5	35.0	79.3	101.8	106.7	111.6	116.5	121.5	124.4	
114104	75.0	78.1	80.3	82.5	84.8	87.9	92.4	97.0	101.5	99.8	98.6	68.2	64.5	63.9	69.9	77.9	82.4	87.0	91.5	96.0	94.3	92.3	
414104	77.0	80.1	82.3	84.5	86.7	89.9	94.4	99.0	103.5	101.8	98.2	68.5	64.4	63.9	70.4	79.0	83.8	88.3	92.9	97.4	95.6	97.5	
118104	80.6	83.9	86.3	88.7	91.0	94.3	99.0	103.7	108.4	109.3	108.4	67.3	63.2	63.2	71.8	83.4	88.8	93.5	98.2	102.9	103.8	102.9	
818104	83.4	86.7	89.1	91.4	93.8	97.1	101.8	106.5	111.2	112.1	111.2	67.4	62.7	62.1	70.5	83.7	90.1	94.8	99.5	104.2	105.1	104.2	
15151104	89.8	93.4	96.0	98.6	101.2	104.7	109.7	114.6	119.5	124.4	127.4	62.7	57.1	57.3	68.7	88.2	96.9	101.8	106.8	111.7	116.6	119.5	
31131104	102.1	105.7	108.3	110.9	113.5	117.1	122.0	126.9	131.8	136.7	139.7	52.2	44.6	45.7	61.4	93.4	107.4	112.3	117.2	122.1	127.0	130.0	
61161104	125.2	128.9	131.5	134.1	136.7	140.2	145.1	150.0	154.9	159.9	162.8	50.8	43.2	40.9	41.2	98.5	126.9	131.8	136.8	141.7	146.6	149.5	
91191104	148.4	152.0	154.6	157.2	159.8	163.3	168.2	173.1	178.1	183.0	185.9	50.0	52.0	54.3	67.0	121.8	146.5	151.4	156.3	161.2	166.2	169.1	

Table B Incidence Rate

Gender/Age	M22	M27	M32	M37	M42	M47	M52	M57	M62	M67	M72	F22	F27	F32	F37	F42	F47	F52	F57	F62	F67	F72	
Elim. Period																							
111	28.9	25.9	26.9	32.1	38.2	43.9	51.1	60.0	67.2	70.4	72.0	108.3	130.6	126.5	92.2	68.7	69.8	77.6	89.0	98.7	101.0	99.8	
114	27.1	24.2	25.1	29.8	35.4	40.8	47.5	55.7	62.4	65.5	67.0	101.1	121.5	118.0	86.0	63.9	64.9	72.0	82.4	91.2	93.4	92.1	
414	25.9	22.9	23.8	28.1	33.4	38.5	44.9	52.7	59.0	62.0	63.4	100.6	121.8	117.9	84.3	61.0	61.4	68.0	77.6	85.9	87.9	86.5	
118	25.0	22.1	22.9	26.9	32.0	37.0	43.1	50.5	56.6	59.6	60.9	92.1	110.3	107.7	78.4	58.1	59.0	65.2	74.2	82.1	84.0	82.6	
818	21.0	16.6	16.4	19.5	23.7	28.3	34.2	41.6	48.2	52.4	54.7	91.1	105.2	102.8	72.0	48.2	47.5	53.0	62.1	71.8	78.3	80.9	
151515	13.8	12.7	13.4	16.2	19.5	22.9	27.2	32.7	37.8	41.5	43.9	78.2	95.5	91.6	62.8	40.7	40.3	45.1	51.9	58.6	62.7	64.3	
31131	6.4	7.0	7.3	7.5	8.5	11.9	17.3	21.4	27.6	29.9	29.9	62.0	88.1	85.0	53.2	27.8	31.5	36.6	43.9	48.6	51.4	50.3	
61161	1.8	1.6	1.6	1.7	2.1	2.9	3.8	4.7	6.0	7.9	9.2	19.7	43.3	36.8	19.1	7.6	6.8	7.7	8.6	10.2	12.4	13.6	
91191	0.6	0.4	0.5	0.5	0.5	0.6	1.2	1.6	2.5	4.4	5.6	9.9	28.5	22.7	10.9	3.5	3.3	3.6	3.8	4.7	6.8	8.0	

**Table C Industry Factor Table**

SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class
0000	1.00	C	1021	1.25	D	2022	1.15	B	2261	1.19	B	2511	1.15	B	2851	1.40	B
0111	0.90	C	1031	1.25	D	2023	1.15	B	2262	1.19	B	2512	1.15	B	2861	1.40	B
0112	0.90	C	1041	1.25	D	2024	1.15	B	2269	1.19	B	2514	1.15	B	2865	1.40	B
0115	0.90	C	1044	1.25	D	2026	1.15	B	2273	1.19	B	2515	1.15	B	2869	1.40	B
0116	0.90	C	1061	1.25	D	2032	1.15	B	2281	1.19	B	2517	1.15	B	2873	1.40	B
0119	0.90	C	1081	1.25	D	2033	1.15	B	2282	1.19	B	2519	1.15	B	2874	1.40	B
0131	0.90	C	1094	1.25	D	2034	1.15	B	2284	1.19	B	2521	1.15	B	2875	1.40	B
0132	0.90	C	1099	1.25	D	2035	1.15	B	2295	1.19	B	2522	1.15	B	2879	1.40	B
0133	0.90	C	1221	1.25	D	2037	1.15	B	2296	1.19	B	2531	1.15	B	2891	1.40	B
0134	0.90	C	1222	1.25	D	2038	1.15	B	2297	1.19	B	2541	1.15	B	2892	1.40	B
0139	0.90	C	1231	1.25	D	2041	1.15	B	2298	1.19	B	2542	1.15	B	2893	1.40	B
0161	0.90	C	1241	1.25	D	2043	1.15	B	2299	1.19	B	2591	1.15	B	2895	1.40	B
0171	0.90	C	1311	1.25	D	2044	1.15	B	2311	1.19	B	2599	1.15	B	2899	1.40	B
0172	0.90	C	1321	1.25	D	2045	1.15	B	2321	1.19	B	2611	1.39	C	2911	1.38	B
0173	0.90	C	1381	1.25	D	2046	1.15	B	2322	1.19	B	2621	1.39	C	2951	1.38	B
0174	0.90	C	1382	1.25	D	2047	1.15	B	2323	1.19	B	2631	1.39	C	2952	1.38	B
0175	0.90	C	1389	1.25	D	2048	1.15	B	2325	1.19	B	2652	1.27	B	2992	1.38	B
0179	0.90	C	1411	1.25	D	2051	1.15	B	2326	1.19	B	2653	1.27	B	2999	1.38	B
0181	0.90	C	1422	1.25	D	2052	1.15	B	2329	1.19	B	2655	1.27	B	3011	1.09	B
0182	0.90	C	1423	1.25	D	2053	1.15	B	2331	1.19	B	2656	1.27	B	3021	1.09	B
0191	0.90	C	1429	1.25	D	2061	1.15	B	2335	1.19	B	2657	1.27	B	3052	1.09	B
0211	0.90	C	1442	1.25	D	2062	1.15	B	2337	1.19	B	2671	1.27	B	3053	1.09	B
0212	0.90	C	1446	1.25	D	2063	1.15	B	2339	1.19	B	2672	1.27	B	3061	1.09	B
0213	0.90	C	1455	1.25	D	2064	1.15	B	2341	1.19	B	2673	1.27	B	3069	1.09	B
0214	0.90	C	1459	1.25	D	2066	1.15	B	2342	1.19	B	2674	1.27	B	3081	1.09	B
0219	0.90	C	1474	1.25	D	2067	1.15	B	2353	1.19	B	2675	1.27	B	3082	1.09	B
0241	0.90	C	1475	1.25	D	2068	1.15	B	2361	1.19	B	2676	1.27	B	3083	1.09	B
0251	0.90	C	1479	1.25	D	2074	1.15	B	2369	1.19	B	2677	1.27	B	3084	1.09	B
0252	0.90	C	1481	1.25	D	2075	1.15	B	2371	1.19	B	2678	1.27	B	3085	1.09	B
0253	0.90	C	1499	1.25	D	2076	1.15	B	2381	1.19	B	2679	1.27	B	3086	1.09	B
0254	0.90	C	1521	1.04	C	2077	1.15	B	2384	1.19	B	2711	0.70	B	3087	1.09	B
0259	0.90	C	1522	1.04	C	2079	1.15	B	2385	1.19	B	2721	0.70	B	3088	1.09	B
0271	0.90	C	1531	1.04	C	2082	1.15	B	2386	1.19	B	2731	0.70	B	3089	1.09	B
0272	0.90	C	1541	1.04	C	2083	1.15	B	2387	1.19	B	2732	0.70	B	3111	1.35	B
0273	0.90	C	1542	1.04	C	2084	1.15	B	2389	1.19	B	2741	0.70	B	3131	0.78	B
0279	0.90	C	1611	1.20	C	2085	1.15	B	2391	1.19	B	2752	0.89	B	3142	0.78	B
0291	0.90	C	1622	1.20	C	2086	1.15	B	2392	1.19	B	2754	0.89	B	3143	0.78	B
0711	0.96	C	1623	1.20	C	2087	1.15	B	2393	1.19	B	2759	0.89	B	3144	0.78	B
0721	0.96	C	1629	1.20	C	2091	1.15	B	2394	1.19	B	2761	0.89	B	3149	0.78	B
0722	0.96	C	1711	1.44	C	2092	1.15	B	2395	1.19	B	2771	0.89	B	3151	0.78	B
0723	0.96	C	1721	1.44	C	2095	1.15	B	2396	1.19	B	2782	0.70	B	3161	0.78	B
0724	0.96	C	1731	1.44	C	2096	1.15	B	2397	1.19	B	2789	0.70	B	3171	0.78	B
0741	0.96	C	1741	1.44	C	2097	1.15	B	2399	1.19	B	2791	0.89	B	3172	0.78	B
0742	0.96	C	1742	1.44	C	2098	1.15	B	2411	1.15	C	2796	0.89	B	3199	0.78	B
0751	0.96	C	1743	1.44	C	2099	1.15	B	2421	1.15	C	2812	1.40	B	3211	1.32	B
0752	0.96	C	1751	1.44	C	2111	1.28	B	2426	1.15	C	2813	1.40	B	3221	1.32	B
0761	0.96	C	1752	1.44	C	2121	1.28	B	2429	1.15	C	2816	1.40	B	3229	1.32	B
0762	0.96	C	1761	1.44	C	2131	1.28	B	2431	1.15	C	2819	1.40	B	3231	1.32	B
0781	0.96	C	1771	1.44	C	2141	1.28	B	2434	1.15	C	2821	1.27	B	3241	1.32	B
0782	0.96	C	1781	1.44	C	2211	1.19	B	2435	1.15	C	2822	1.27	B	3251	1.32	B
0783	0.96	C	1791	1.24	C	2221	1.19	B	2436	1.15	C	2823	1.27	B	3253	1.32	B
0811	1.00	C	1793	1.24	C	2231	1.19	B	2439	1.15	C	2824	1.27	B	3255	1.32	B
0831	1.00	C	1794	1.24	C	2241	1.19	B	2441	1.15	C	2833	0.87	B	3259	1.32	B
0851	1.00	C	1795	1.24	C	2251	1.19	B	2448	1.15	C	2834	0.87	B	3261	1.32	B
0912	1.00	C	1796	1.24	C	2252	1.19	B	2449	1.15	C	2835	0.87	B	3262	1.32	B
0913	1.00	C	1799	1.38	C	2253	1.19	B	2451	1.15	C	2836	0.87	B	3263	1.32	B
0919	1.00	C	2011	1.15	B	2254	1.19	B	2452	1.15	C	2841	1.40	B	3264	1.32	B
0921	1.00	C	2013	1.15	B	2257	1.19	B	2491	1.15	C	2842	1.40	B	3269	1.32	B
0971	1.00	C	2015	1.15	B	2258	1.19	B	2493	1.15	C	2843	1.40	B	3271	1.32	B
1011	1.25	D	2021	1.15	B	2259	1.19	B	2499	1.15	C	2844	1.40	B	3272	1.32	B

Table C (continued)

SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class
3273	1.32	B	3479	1.21	B	3592	1.11	B	3812	0.85	B	4482	1.73	B	5052	1.15	B
3274	1.32	B	3482	1.21	B	3593	1.11	B	3821	0.85	B	4489	1.73	B	5063	0.88	B
3275	1.32	B	3483	1.21	B	3594	1.11	B	3822	0.85	B	4491	1.73	B	5064	0.88	B
3281	1.32	B	3484	1.21	B	3596	1.11	B	3823	0.85	B	4492	1.73	B	5065	0.88	B
3291	1.32	B	3489	1.21	B	3599	1.11	B	3824	0.85	B	4493	1.73	B	5072	0.78	B
3292	1.32	B	3491	1.21	B	3612	1.02	B	3825	0.85	B	4499	1.73	B	5074	0.78	B
3295	1.32	B	3492	1.21	B	3613	1.02	B	3826	0.85	B	4512	1.73	B	5075	0.78	B
3296	1.32	B	3493	1.21	B	3621	1.02	B	3827	0.85	B	4513	1.73	B	5078	0.78	B
3297	1.32	B	3494	1.21	B	3624	1.02	B	3829	0.85	B	4522	1.73	B	5082	0.91	B
3299	1.32	B	3495	1.21	B	3625	1.02	B	3841	0.77	B	4581	1.73	B	5083	0.91	B
3312	1.45	C	3496	1.21	B	3629	1.02	B	3842	0.77	B	4612	1.50	B	5084	1.00	B
3313	1.45	C	3497	1.21	B	3631	0.97	B	3843	0.77	B	4613	1.50	B	5085	0.87	B
3315	1.45	C	3498	1.21	B	3632	0.97	B	3844	0.77	B	4619	1.50	B	5087	0.91	B
3316	1.45	C	3499	1.21	B	3633	0.97	B	3845	0.77	B	4724	0.99	B	5088	0.91	B
3317	1.45	C	3511	1.11	B	3634	0.97	B	3851	0.77	B	4725	0.99	B	5091	0.91	B
3321	1.45	C	3519	1.11	B	3635	0.97	B	3861	0.77	B	4729	0.99	B	5092	0.91	B
3322	1.45	C	3523	1.11	B	3639	0.97	B	3873	0.77	B	4731	1.04	B	5093	1.15	B
3324	1.45	C	3524	1.11	B	3641	0.97	B	3911	1.19	B	4741	1.04	B	5094	0.91	B
3325	1.45	C	3531	1.11	B	3643	0.97	B	3914	1.19	B	4783	1.04	B	5099	0.87	B
3331	1.45	C	3532	1.11	B	3644	0.97	B	3915	1.19	B	4785	1.04	B	5111	0.97	B
3334	1.45	C	3533	1.11	B	3645	0.97	B	3931	1.19	B	4789	1.04	B	5112	0.97	B
3339	1.45	C	3534	1.11	B	3646	0.97	B	3942	1.19	B	4812	0.75	B	5113	0.97	B
3341	1.45	C	3535	1.11	B	3647	0.97	B	3944	1.19	B	4813	0.75	B	5122	0.97	B
3351	1.45	C	3536	1.11	B	3648	0.97	B	3949	1.19	B	4822	0.75	B	5131	0.97	B
3353	1.45	C	3537	1.11	B	3651	1.01	B	3951	1.19	B	4832	0.75	B	5136	0.97	B
3354	1.45	C	3541	1.11	B	3652	1.01	B	3952	1.19	B	4833	0.75	B	5137	0.97	B
3355	1.45	C	3542	1.11	B	3661	1.01	B	3953	1.19	B	4841	0.75	B	5139	0.97	B
3356	1.45	C	3543	1.11	B	3663	1.01	B	3955	1.19	B	4899	0.75	B	5141	0.97	B
3357	1.45	C	3544	1.11	B	3669	1.01	B	3961	1.19	B	4911	1.29	B	5142	0.97	B
3363	1.45	C	3545	1.11	B	3671	0.92	B	3965	1.19	B	4922	1.29	B	5143	0.97	B
3364	1.45	C	3546	1.11	B	3672	0.92	B	3991	1.19	B	4923	1.29	B	5144	0.97	B
3365	1.45	C	3547	1.11	B	3674	0.92	B	3993	1.19	B	4924	1.29	B	5145	0.97	B
3366	1.45	C	3548	1.11	B	3675	0.92	B	3995	1.19	B	4925	1.29	B	5146	0.97	B
3369	1.45	C	3549	1.11	B	3676	0.92	B	3996	1.19	B	4931	1.29	B	5147	0.97	B
3398	1.45	C	3552	1.11	B	3677	0.92	B	3999	1.19	B	4932	1.29	B	5148	0.97	B
3399	1.45	C	3553	1.11	B	3678	0.92	B	4011	1.50	B	4939	1.29	B	5149	0.97	B
3411	1.27	B	3554	1.11	B	3679	0.92	B	4013	1.50	B	4941	1.29	B	5153	0.97	B
3412	1.27	B	3555	1.11	B	3691	1.02	B	4111	1.60	B	4952	1.29	B	5154	0.97	B
3421	1.27	B	3556	1.11	B	3692	1.02	B	4119	1.60	B	4953	1.29	B	5159	0.97	B
3423	1.27	B	3559	1.11	B	3694	1.02	B	4121	1.60	B	4959	1.29	B	5162	0.97	B
3425	1.27	B	3561	1.11	B	3695	1.02	B	4131	1.60	B	4961	1.29	B	5169	0.97	B
3429	1.27	B	3562	1.11	B	3699	1.02	B	4141	1.60	B	4971	1.29	B	5171	0.97	B
3431	1.27	B	3563	1.11	B	3711	1.33	B	4142	1.60	B	5012	1.16	B	5172	0.97	B
3432	1.27	B	3564	1.11	B	3713	1.33	B	4151	1.60	B	5013	1.16	B	5181	0.81	B
3433	1.27	B	3565	1.11	B	3714	1.33	B	4173	1.60	B	5014	1.16	B	5182	0.81	B
3441	1.27	B	3566	1.11	B	3715	1.33	B	4212	1.54	C	5015	1.16	B	5191	0.97	B
3442	1.27	B	3567	1.11	B	3716	1.33	B	4213	1.54	C	5021	0.84	B	5192	0.97	B
3443	1.27	B	3568	1.11	B	3721	1.33	B	4214	1.54	C	5023	0.84	B	5193	0.97	B
3444	1.27	B	3569	1.11	B	3724	1.33	B	4215	1.54	C	5031	0.84	B	5194	1.15	B
3446	1.27	B	3571	0.80	B	3728	1.33	B	4221	1.34	C	5032	0.84	B	5198	0.97	B
3448	1.27	B	3572	0.80	B	3731	1.33	B	4222	1.34	C	5033	0.84	B	5199	0.97	B
3449	1.27	B	3575	0.80	B	3732	1.33	B	4225	1.34	C	5039	0.84	B	5211	0.97	B
3451	1.27	B	3577	0.80	B	3743	1.33	B	4226	1.34	C	5043	0.91	B	5231	0.97	B
3452	1.27	B	3578	0.80	B	3751	1.33	B	4231	1.54	C	5044	0.91	B	5251	0.97	B
3462	1.21	B	3579	0.80	B	3761	1.33	B	4311	1.50	C	5045	0.91	B	5261	0.97	B
3463	1.21	B	3581	1.11	B	3764	1.33	B	4412	1.73	B	5046	0.91	B	5271	0.97	B
3465	1.21	B	3582	1.11	B	3769	1.33	B	4424	1.73	B	5047	0.91	B	5311	0.70	B
3466	1.21	B	3585	1.11	B	3792	1.33	B	4432	1.73	B	5048	0.91	B	5331	0.70	B
3469	1.21	B	3586	1.11	B	3795	1.33	B	4449	1.73	B	5049	0.91	B	5399	0.70	B
3471	1.21	B	3589	1.11	B	3799	1.33	B	4481	1.73	B	5051	1.15	B	5411	0.96	B

Table C (continued)

SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class	SIC Code	STD Factor	Industry Class
5421	0.96	B	6035	0.86	A	7219	0.90	B	7694	0.97	B	8651	0.74	A
5431	0.96	B	6036	0.86	A	7221	0.90	B	7699	0.97	B	8661	0.74	A
5441	0.96	B	6061	0.86	A	7231	0.90	B	7812	1.02	B	8699	0.74	A
5451	0.96	B	6062	0.86	A	7241	0.90	B	7819	1.02	B	8711	0.83	A
5461	0.96	B	6081	0.86	A	7251	0.90	B	7822	1.02	B	8712	0.86	A
5499	0.96	B	6082	0.86	A	7261	0.90	B	7829	1.02	B	8713	0.86	A
5511	0.91	B	6091	0.86	A	7291	0.90	B	7832	1.02	B	8721	1.00	A
5521	0.91	B	6099	0.86	A	7299	0.90	B	7833	1.02	B	8731	0.97	A
5531	0.97	B	6111	0.78	A	7311	0.72	A	7841	0.82	B	8732	0.97	A
5541	0.97	B	6141	0.78	A	7312	0.72	A	7911	0.70	D	8733	0.97	A
5551	0.91	B	6153	0.78	A	7313	0.72	A	7922	0.70	D	8734	0.97	A
5561	0.91	B	6159	0.78	A	7319	0.72	A	7929	0.70	D	8741	0.83	A
5571	0.91	B	6162	0.78	A	7322	0.91	B	7933	0.70	D	8742	0.83	A
5599	0.91	B	6163	0.78	A	7323	0.91	B	7941	0.70	D	8743	0.83	A
5611	0.81	B	6211	0.85	A	7331	0.83	B	7948	0.70	D	8744	1.17	A
5621	0.81	B	6221	0.85	A	7334	0.83	B	7991	0.70	D	8748	0.83	A
5632	0.81	B	6231	0.85	A	7335	0.83	B	7992	0.70	D	8811	1.23	D
5641	0.81	B	6282	0.85	A	7336	0.83	B	7993	0.70	D	8999	1.00	B
5651	0.81	B	6289	0.85	A	7338	0.83	B	7996	0.70	D	9111	1.16	B
5661	0.81	B	6311	0.93	A	7342	0.83	C	7997	0.70	D	9121	1.16	B
5699	0.81	B	6321	0.93	A	7349	0.83	C	7999	0.70	D	9131	1.16	B
5712	0.76	B	6324	0.93	A	7352	0.83	B	8011	1.21	B	9199	1.16	B
5713	0.76	B	6331	0.93	A	7353	0.83	B	8021	1.21	B	9211	1.16	B
5714	0.76	B	6351	0.93	A	7359	0.83	B	8031	1.21	B	9221	1.16	B
5719	0.76	B	6361	0.93	A	7361	1.00	B	8041	1.21	B	9222	1.16	B
5722	0.76	B	6371	0.93	A	7363	1.00	B	8042	1.21	B	9223	1.16	B
5731	0.76	B	6399	0.93	A	7371	0.71	B	8043	1.21	B	9224	1.16	B
5734	0.76	B	6411	0.77	A	7372	0.71	B	8049	1.21	B	9229	1.16	B
5735	0.76	B	6512	0.92	A	7373	0.71	B	8051	1.36	B	9311	1.16	B
5736	0.76	B	6513	0.92	A	7374	0.71	B	8052	1.36	B	9411	0.87	B
5812	1.09	B	6514	0.92	A	7375	0.71	B	8059	1.36	B	9431	0.87	B
5813	1.09	B	6515	0.92	A	7376	0.71	B	8062	1.13	B	9441	0.87	B
5912	0.91	B	6517	0.92	A	7377	0.71	B	8063	1.13	B	9451	0.87	B
5921	0.87	B	6519	0.92	A	7378	0.71	B	8069	1.13	B	9511	0.87	B
5932	0.90	B	6531	0.75	A	7379	0.71	B	8071	1.21	B	9512	0.87	B
5941	0.90	B	6541	0.88	A	7381	0.81	C	8072	1.21	B	9531	0.87	B
5942	0.90	B	6552	0.92	A	7382	0.93	C	8082	1.14	B	9532	0.87	B
5943	0.90	B	6553	0.92	A	7383	0.81	C	8092	1.21	B	9611	1.00	B
5944	0.90	B	6712	0.79	A	7384	0.81	C	8093	1.21	B	9621	0.87	B
5945	0.90	B	6719	0.79	A	7389	0.89	C	8099	1.21	B	9631	0.87	B
5946	0.90	B	6722	0.79	A	7513	1.39	B	8111	0.81	A	9641	0.87	B
5947	0.90	B	6726	0.79	A	7514	1.39	B	8211	0.79	A	9651	0.87	B
5948	0.90	B	6732	0.79	A	7515	1.39	B	8221	0.82	A	9661	0.87	B
5949	0.90	B	6733	0.79	A	7519	1.39	B	8222	0.82	A	9711	0.87	B
5961	0.90	B	6792	0.79	A	7521	1.39	B	8231	0.76	A	9721	0.87	B
5962	0.90	B	6794	0.79	A	7532	1.39	B	8243	0.76	A	9999	0.70	B
5963	0.90	B	6798	0.79	A	7533	1.39	B	8244	0.76	A			
5983	0.90	B	6799	0.79	A	7534	1.39	B	8249	0.76	A			
5984	0.90	B	7011	1.13	B	7536	1.39	B	8299	0.76	A			
5989	0.90	B	7021	1.13	B	7537	1.39	B	8322	0.93	B			
5992	0.90	B	7032	1.13	B	7538	1.39	B	8331	0.93	B			
5993	0.90	B	7033	1.13	B	7539	1.39	B	8351	0.93	B			
5994	0.90	B	7041	1.13	B	7542	1.39	B	8361	0.93	B			
5995	0.90	B	7211	0.90	B	7549	1.39	B	8399	0.93	B			
5999	0.87	B	7212	0.90	B	7622	0.97	B	8412	0.80	B			
6011	0.86	A	7213	0.90	B	7623	0.97	B	8422	0.76	B			
6019	0.86	A	7215	0.90	B	7629	0.97	B	8611	0.84	A			
6021	0.86	A	7216	0.90	B	7631	0.97	B	8621	0.84	A			
6022	0.86	A	7217	0.90	B	7641	0.97	B	8631	0.74	A			
6029	0.86	A	7218	0.90	B	7692	0.97	B	8641	0.81	A			

**TABLE E Area Table**

3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax
001	XX	1.38	2.00%	040	ME	1.12	2.00%	079	NJ	1.48	1.05%	118	NY	0.82	2.00%
002	XX	1.38	2.00%	041	ME	1.12	2.00%	080	NJ	1.49	1.05%	119	NY	0.82	2.00%
003	XX	1.38	2.00%	042	ME	1.12	2.00%	081	NJ	1.49	1.05%	120	NY	1.04	2.00%
004	XX	1.38	2.00%	043	ME	1.12	2.00%	082	NJ	1.49	1.05%	121	NY	1.04	2.00%
005	NY	0.82	2.00%	044	ME	1.12	2.00%	083	NJ	1.49	1.05%	122	NY	1.04	2.00%
006	PR	1.05	4.00%	045	ME	1.12	2.00%	084	NJ	1.49	1.05%	123	NY	1.04	2.00%
007	PR	1.05	4.00%	046	ME	1.12	2.00%	085	NJ	1.49	1.05%	124	NY	1.04	2.00%
008	VI	1.05	5.00%	047	ME	1.12	2.00%	086	NJ	1.48	1.05%	125	NY	1.04	2.00%
009	PR	1.05	4.00%	048	ME	1.12	2.00%	087	NJ	1.48	1.05%	126	NY	1.04	2.00%
010	MA	1.06	2.00%	049	ME	1.12	2.00%	088	NJ	1.48	1.05%	127	NY	1.04	2.00%
011	MA	1.06	2.00%	050	VT	0.91	2.00%	089	NJ	1.48	1.05%	128	NY	1.04	2.00%
012	MA	1.06	2.00%	051	VT	0.91	2.00%	090	XX	1.38	2.00%	129	NY	1.04	2.00%
013	MA	1.06	2.00%	052	VT	0.91	2.00%	091	XX	1.38	2.00%	130	NY	1.04	2.00%
014	MA	1.06	2.00%	053	VT	0.91	2.00%	092	XX	1.38	2.00%	131	NY	1.04	2.00%
015	MA	1.06	2.00%	054	VT	0.91	2.00%	093	XX	1.38	2.00%	132	NY	1.04	2.00%
016	MA	1.06	2.00%	055	MA	1.06	2.00%	094	XX	1.38	2.00%	133	NY	1.04	2.00%
017	MA	1.06	2.00%	056	VT	0.91	2.00%	095	XX	1.38	2.00%	134	NY	1.04	2.00%
018	MA	1.06	2.00%	057	VT	0.91	2.00%	096	XX	1.38	2.00%	135	NY	1.04	2.00%
019	MA	1.06	2.00%	058	VT	0.91	2.00%	097	XX	1.38	2.00%	136	NY	1.04	2.00%
020	MA	1.06	2.00%	059	VT	0.91	2.00%	098	XX	1.38	2.00%	137	NY	1.04	2.00%
021	MA	1.06	2.00%	060	CT	0.97	1.75%	099	XX	1.38	2.00%	138	NY	1.04	2.00%
022	MA	1.06	2.00%	061	CT	0.97	1.75%	100	NY	0.82	2.00%	139	NY	1.04	2.00%
023	MA	1.06	2.00%	062	CT	0.97	1.75%	101	NY	0.82	2.00%	140	NY	1.04	2.00%
024	MA	1.06	2.00%	063	CT	0.97	1.75%	102	NY	0.82	2.00%	141	NY	1.04	2.00%
025	MA	1.06	2.00%	064	CT	0.97	1.75%	103	NY	0.82	2.00%	142	NY	1.04	2.00%
026	MA	1.06	2.00%	065	CT	0.97	1.75%	104	NY	0.82	2.00%	143	NY	1.04	2.00%
027	MA	1.06	2.00%	066	CT	0.97	1.75%	105	NY	0.82	2.00%	144	NY	1.04	2.00%
028	RI	0.99	2.00%	067	CT	0.97	1.75%	106	NY	0.82	2.00%	145	NY	1.04	2.00%
029	RI	0.99	2.00%	068	CT	0.97	1.75%	107	NY	0.82	2.00%	146	NY	1.04	2.00%
030	NH	0.95	2.00%	069	CT	0.97	1.75%	108	NY	0.82	2.00%	147	NY	1.04	2.00%
031	NH	0.95	2.00%	070	NJ	1.48	1.05%	109	NY	0.82	2.00%	148	NY	1.04	2.00%
032	NH	0.95	2.00%	071	NJ	1.48	1.05%	110	NY	0.82	2.00%	149	NY	1.04	2.00%
033	NH	0.95	2.00%	072	NJ	1.48	1.05%	111	NY	0.82	2.00%	150	PA	1.19	2.00%
034	NH	0.95	2.00%	073	NJ	1.48	1.05%	112	NY	0.82	2.00%	151	PA	1.19	2.00%
035	NH	0.95	2.00%	074	NJ	1.48	1.05%	113	NY	0.82	2.00%	152	PA	1.19	2.00%
036	NH	0.95	2.00%	075	NJ	1.48	1.05%	114	NY	0.82	2.00%	153	PA	1.19	2.00%
037	NH	0.95	2.00%	076	NJ	1.48	1.05%	115	NY	0.82	2.00%	154	PA	1.19	2.00%
038	NH	0.95	2.00%	077	NJ	1.48	1.05%	116	NY	0.82	2.00%	155	PA	1.19	2.00%
039	ME	1.12	2.00%	078	NJ	1.48	1.05%	117	NY	0.82	2.00%	156	PA	1.19	2.00%

Table E (continued)

3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax
157	PA	1.19	2.00%	196	PA	1.11	2.00%	235	VA	0.92	2.25%	274	NC	1.03	1.90%
158	PA	1.19	2.00%	197	DE	1.08	2.00%	236	VA	0.92	2.25%	275	NC	1.03	1.90%
159	PA	1.19	2.00%	198	DE	1.08	2.00%	237	VA	0.92	2.25%	276	NC	1.03	1.90%
160	PA	1.19	2.00%	199	DE	1.08	2.00%	238	VA	0.92	2.25%	277	NC	1.03	1.90%
161	PA	1.19	2.00%	200	DC	1.07	2.00%	239	VA	0.92	2.25%	278	NC	1.03	1.90%
162	PA	1.19	2.00%	201	VA	0.80	2.25%	240	VA	0.92	2.25%	279	NC	1.03	1.90%
163	PA	1.19	2.00%	202	DC	1.07	2.00%	241	VA	0.92	2.25%	280	NC	1.03	1.90%
164	PA	1.19	2.00%	203	DC	1.07	2.00%	242	VA	0.92	2.25%	281	NC	1.03	1.90%
165	PA	1.19	2.00%	204	DC	1.07	2.00%	243	VA	0.92	2.25%	282	NC	1.03	1.90%
166	PA	1.19	2.00%	205	DC	1.07	2.00%	244	VA	0.92	2.25%	283	NC	1.03	1.90%
167	PA	1.19	2.00%	206	MD	0.98	2.00%	245	VA	0.92	2.25%	284	NC	1.03	1.90%
168	PA	1.19	2.00%	207	MD	0.98	2.00%	246	VA	0.92	2.25%	285	NC	1.03	1.90%
169	PA	1.19	2.00%	208	MD	0.98	2.00%	247	WV	1.20	3.00%	286	NC	1.03	1.90%
170	PA	1.11	2.00%	209	MD	0.98	2.00%	248	WV	1.20	3.00%	287	NC	1.03	1.90%
171	PA	1.11	2.00%	210	MD	1.17	2.00%	249	WV	1.20	3.00%	288	NC	1.03	1.90%
172	PA	1.11	2.00%	211	MD	1.17	2.00%	250	WV	1.20	3.00%	289	NC	1.03	1.90%
173	PA	1.11	2.00%	212	MD	1.17	2.00%	251	WV	1.20	3.00%	290	SC	0.98	2.00%
174	PA	1.11	2.00%	213	XX	1.38	2.00%	252	WV	1.20	3.00%	291	SC	0.98	2.00%
175	PA	1.11	2.00%	214	MD	1.17	2.00%	253	WV	1.20	3.00%	292	SC	0.98	2.00%
176	PA	1.11	2.00%	215	MD	1.17	2.00%	254	WV	1.20	3.00%	293	SC	0.98	2.00%
177	PA	1.11	2.00%	216	MD	1.17	2.00%	255	WV	1.20	3.00%	294	SC	0.98	2.00%
178	PA	1.11	2.00%	217	MD	1.17	2.00%	256	WV	1.20	3.00%	295	SC	0.98	2.00%
179	PA	1.11	2.00%	218	MD	1.17	2.00%	257	WV	1.20	3.00%	296	SC	0.98	2.00%
180	PA	1.11	2.00%	219	MD	1.17	2.00%	258	WV	1.20	3.00%	297	SC	0.98	2.00%
181	PA	1.11	2.00%	220	VA	0.80	2.25%	259	WV	1.20	3.00%	298	SC	0.98	2.00%
182	PA	1.11	2.00%	221	VA	0.80	2.25%	260	WV	1.20	3.00%	299	SC	0.98	2.00%
183	PA	1.11	2.00%	222	VA	0.80	2.25%	261	WV	1.20	3.00%	300	GA	0.82	3.25%
184	PA	1.11	2.00%	223	VA	0.80	2.25%	262	WV	1.20	3.00%	301	GA	0.82	3.25%
185	PA	1.11	2.00%	224	VA	0.90	2.25%	263	WV	1.20	3.00%	302	GA	0.82	3.25%
186	PA	1.11	2.00%	225	VA	0.90	2.25%	264	WV	1.20	3.00%	303	GA	0.82	3.25%
187	PA	1.11	2.00%	226	VA	0.90	2.25%	265	WV	1.20	3.00%	304	GA	1.06	3.25%
188	PA	1.11	2.00%	227	VA	0.90	2.25%	266	WV	1.20	3.00%	305	GA	1.06	3.25%
189	PA	1.11	2.00%	228	VA	0.90	2.25%	267	WV	1.20	3.00%	306	GA	1.06	3.25%
190	PA	1.11	2.00%	229	VA	0.90	2.25%	268	WV	1.20	3.00%	307	GA	1.06	3.25%
191	PA	1.11	2.00%	230	VA	0.92	2.25%	269	XX	1.38	2.00%	308	GA	1.06	3.25%
192	PA	1.11	2.00%	231	VA	0.92	2.25%	270	NC	1.03	1.90%	309	GA	1.06	3.25%
193	PA	1.11	2.00%	232	VA	0.92	2.25%	271	NC	1.03	1.90%	310	GA	1.06	3.25%
194	PA	1.11	2.00%	233	VA	0.92	2.25%	272	NC	1.03	1.90%	311	GA	0.82	3.25%
195	PA	1.11	2.00%	234	VA	0.92	2.25%	273	NC	1.03	1.90%	312	GA	1.06	3.25%

Table E (continued)

3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax
313	GA	1.06	3.25%	352	AL	1.21	1.82%	391	MS	1.04	3.00%	430	OH	1.14	1.40%
314	GA	1.06	3.25%	353	XX	1.38	2.00%	392	MS	1.04	3.00%	431	OH	1.14	1.40%
315	GA	1.06	3.25%	354	AL	1.21	1.82%	393	MS	1.04	3.00%	432	OH	1.14	1.40%
316	GA	1.06	3.25%	355	AL	1.21	1.82%	394	MS	1.04	3.00%	433	OH	1.14	1.40%
317	GA	1.06	3.25%	356	AL	1.21	1.82%	395	MS	1.04	3.00%	434	OH	1.05	1.40%
318	GA	1.06	3.25%	357	AL	1.21	1.82%	396	MS	1.04	3.00%	435	OH	1.05	1.40%
319	GA	1.06	3.25%	358	AL	1.21	1.82%	397	MS	1.04	3.00%	436	OH	1.07	1.40%
320	FL	0.87	1.75%	359	AL	1.21	1.82%	398	GA	1.06	3.25%	437	OH	1.05	1.40%
321	FL	0.87	1.75%	360	AL	1.21	1.82%	399	GA	0.82	3.25%	438	OH	1.05	1.40%
322	FL	0.87	1.75%	361	AL	1.21	1.82%	400	KY	1.07	7.50%	439	OH	1.05	1.40%
323	FL	0.87	1.75%	362	AL	1.21	1.82%	401	KY	1.07	7.50%	440	OH	0.87	1.40%
324	FL	0.87	1.75%	363	AL	1.21	1.82%	402	KY	1.07	7.50%	441	OH	0.87	1.40%
325	FL	0.87	1.75%	364	AL	1.21	1.82%	403	KY	1.07	7.50%	442	OH	1.05	1.40%
326	FL	0.87	1.75%	365	AL	1.21	1.82%	404	KY	1.07	7.50%	443	OH	1.05	1.40%
327	FL	0.87	1.75%	366	AL	1.21	1.82%	405	KY	1.07	7.50%	444	OH	1.05	1.40%
328	FL	0.87	1.75%	367	AL	1.21	1.82%	406	KY	1.07	7.50%	445	OH	1.05	1.40%
329	FL	0.87	1.75%	368	AL	1.21	1.82%	407	KY	1.07	7.50%	446	OH	1.05	1.40%
330	FL	0.87	1.75%	369	AL	1.21	1.82%	408	KY	1.07	7.50%	447	OH	1.05	1.40%
331	FL	0.87	1.75%	370	TN	1.02	1.75%	409	KY	1.07	7.50%	448	OH	1.05	1.40%
332	FL	0.87	1.75%	371	TN	1.02	1.75%	410	KY	1.07	7.50%	449	OH	1.05	1.40%
333	FL	0.87	1.75%	372	TN	1.02	1.75%	411	KY	1.07	7.50%	450	OH	1.17	1.40%
334	FL	0.87	1.75%	373	TN	1.02	1.75%	412	KY	1.07	7.50%	451	OH	1.17	1.40%
335	FL	0.87	1.75%	374	TN	1.02	1.75%	413	KY	1.07	7.50%	452	OH	1.17	1.40%
336	FL	0.87	1.75%	375	TN	1.02	1.75%	414	KY	1.07	7.50%	453	OH	1.17	1.40%
337	FL	0.87	1.75%	376	TN	1.02	1.75%	415	KY	1.07	7.50%	454	OH	1.17	1.40%
338	FL	0.87	1.75%	377	TN	1.02	1.75%	416	KY	1.07	7.50%	455	OH	1.17	1.40%
339	FL	0.87	1.75%	378	TN	1.02	1.75%	417	KY	1.07	7.50%	456	OH	1.05	1.40%
340	XX	1.38	2.00%	379	TN	1.02	1.75%	418	KY	1.07	7.50%	457	OH	1.05	1.40%
341	FL	0.87	1.75%	380	TN	1.02	1.75%	419	XX	1.38	2.00%	458	OH	1.05	1.40%
342	FL	0.87	1.75%	381	TN	1.02	1.75%	420	KY	1.07	7.50%	459	OH	1.34	1.40%
343	XX	1.38	2.00%	382	TN	1.02	1.75%	421	KY	1.07	7.50%	460	IN	0.96	1.30%
344	FL	0.87	1.75%	383	TN	1.02	1.75%	422	KY	1.07	7.50%	461	IN	0.96	1.30%
345	XX	1.38	2.00%	384	TN	1.02	1.75%	423	KY	1.07	7.50%	462	IN	0.96	1.30%
346	FL	0.87	1.75%	385	TN	1.02	1.75%	424	KY	1.07	7.50%	463	IN	0.85	1.30%
347	FL	0.87	1.75%	386	MS	1.04	3.00%	425	KY	1.07	7.50%	464	IN	0.85	1.30%
348	XX	1.38	2.00%	387	MS	1.04	3.00%	426	KY	1.07	7.50%	465	IN	0.85	1.30%
349	FL	0.87	1.75%	388	MS	1.04	3.00%	427	KY	1.07	7.50%	466	IN	0.85	1.30%
350	AL	1.21	1.82%	389	MS	1.04	3.00%	428	XX	1.38	2.00%	467	IN	0.85	1.30%
351	AL	1.21	1.82%	390	MS	1.04	3.00%	429	XX	1.38	2.00%	468	IN	0.85	1.30%

**Table E (continued)**

3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax
469	IN	0.96	1.30%	508	IA	0.92	1.00%	547	WI	1.00	0.00%	586	ND	0.87	1.75%
470	IN	0.96	1.30%	509	IA	0.92	1.00%	548	WI	1.00	0.00%	587	ND	0.87	1.75%
471	IN	0.96	1.30%	510	IA	0.92	1.00%	549	WI	1.00	0.00%	588	ND	0.87	1.75%
472	IN	0.96	1.30%	511	IA	0.92	1.00%	550	MN	0.99	2.00%	589	XX	1.38	2.00%
473	IN	0.96	1.30%	512	IA	0.92	1.00%	551	MN	0.99	2.00%	590	MT	0.87	2.75%
474	IN	0.96	1.30%	513	IA	0.92	1.00%	552	XX	1.38	2.00%	591	MT	0.87	2.75%
475	IN	0.96	1.30%	514	IA	0.92	1.00%	553	MN	0.93	2.00%	592	MT	0.87	2.75%
476	IN	0.96	1.30%	515	IA	0.92	1.00%	554	MN	0.93	2.00%	593	MT	0.87	2.75%
477	IN	0.96	1.30%	516	IA	0.92	1.00%	555	MN	0.99	2.00%	594	MT	0.87	2.75%
478	IN	0.85	1.30%	517	XX	1.38	2.00%	556	MN	0.99	2.00%	595	MT	0.87	2.75%
479	IN	0.85	1.30%	518	XX	1.38	2.00%	557	MN	0.99	2.00%	596	MT	0.87	2.75%
480	MI	1.11	1.25%	519	XX	1.38	2.00%	558	MN	0.99	2.00%	597	MT	0.87	2.75%
481	MI	1.11	1.25%	520	IA	0.92	1.00%	559	MN	0.99	2.00%	598	MT	0.87	2.75%
482	MI	1.11	1.25%	521	IA	0.92	1.00%	560	MN	0.99	2.00%	599	MT	0.87	2.75%
483	MI	1.11	1.25%	522	IA	0.92	1.00%	561	MN	0.99	2.00%	600	IL	0.83	0.40%
484	MI	1.11	1.25%	523	IA	0.92	1.00%	562	MN	0.99	2.00%	601	IL	0.83	0.40%
485	MI	1.11	1.25%	524	IA	0.92	1.00%	563	MN	0.99	2.00%	602	IL	0.83	0.40%
486	MI	1.11	1.25%	525	IA	0.92	1.00%	564	MN	0.99	2.00%	603	IL	0.83	0.40%
487	MI	1.11	1.25%	526	IA	0.92	1.00%	565	MN	0.99	2.00%	604	IL	1.04	0.40%
488	MI	1.11	1.25%	527	IA	0.92	1.00%	566	MN	0.99	2.00%	605	IL	1.04	0.40%
489	MI	1.11	1.25%	528	IA	0.92	1.00%	567	MN	0.99	2.00%	606	IL	1.04	0.40%
490	MI	1.11	1.25%	529	XX	1.38	2.00%	568	XX	1.38	2.00%	607	IL	1.04	0.40%
491	MI	1.11	1.25%	530	WI	1.00	0.00%	569	XX	1.38	2.00%	608	IL	1.04	0.40%
492	MI	1.11	1.25%	531	WI	1.00	0.00%	570	SD	0.87	2.50%	609	IL	0.83	0.40%
493	MI	1.11	1.25%	532	WI	1.00	0.00%	571	SD	0.87	2.50%	610	IL	0.83	0.40%
494	MI	1.11	1.25%	533	XX	1.38	2.00%	572	SD	0.87	2.50%	611	IL	0.83	0.40%
495	MI	1.11	1.25%	534	WI	1.00	0.00%	573	SD	0.87	2.50%	612	IL	0.83	0.40%
496	MI	1.11	1.25%	535	WI	1.00	0.00%	574	SD	0.87	2.50%	613	IL	0.83	0.40%
497	MI	1.11	1.25%	536	XX	1.38	2.00%	575	SD	0.87	2.50%	614	IL	0.83	0.40%
498	MI	1.11	1.25%	537	WI	1.00	0.00%	576	SD	0.87	2.50%	615	IL	0.83	0.40%
499	MI	1.11	1.25%	538	WI	1.00	0.00%	577	SD	0.87	2.50%	616	IL	0.83	0.40%
500	IA	0.92	1.00%	539	WI	1.00	0.00%	578	XX	1.38	2.00%	617	IL	0.83	0.40%
501	IA	0.92	1.00%	540	WI	1.00	0.00%	579	XX	1.38	2.00%	618	IL	0.83	0.40%
502	IA	0.92	1.00%	541	WI	1.00	0.00%	580	ND	0.87	1.75%	619	IL	0.83	0.40%
503	IA	0.92	1.00%	542	WI	1.00	0.00%	581	ND	0.87	1.75%	620	IL	0.87	0.40%
504	IA	0.92	1.00%	543	WI	1.00	0.00%	582	ND	0.87	1.75%	621	XX	1.38	2.00%
505	IA	0.92	1.00%	544	WI	1.00	0.00%	583	ND	0.87	1.75%	622	IL	0.87	0.40%
506	IA	0.92	1.00%	545	WI	1.00	0.00%	584	ND	0.87	1.75%	623	IL	0.87	0.40%
507	IA	0.92	1.00%	546	WI	1.00	0.00%	585	ND	0.87	1.75%	624	IL	0.87	0.40%



Table E (continued)

3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax
625	IL	0.83	0.40%	664	KS	0.97	2.00%	703	LA	1.22	2.95%	742	XX	1.38	2.00%
626	IL	0.83	0.40%	665	KS	0.97	2.00%	704	LA	1.22	2.95%	743	OK	0.97	2.25%
627	IL	0.83	0.40%	666	KS	0.97	2.00%	705	LA	1.22	2.95%	744	OK	0.97	2.25%
628	IL	0.87	0.40%	667	KS	0.97	2.00%	706	LA	1.22	2.95%	745	OK	0.97	2.25%
629	IL	0.87	0.40%	668	KS	0.97	2.00%	707	LA	1.22	2.95%	746	OK	0.97	2.25%
630	MO	1.02	2.00%	669	KS	0.97	2.00%	708	LA	1.22	2.95%	747	OK	0.97	2.25%
631	MO	1.02	2.00%	670	KS	0.97	2.00%	709	XX	1.38	2.00%	748	OK	0.97	2.25%
632	XX	1.38	2.00%	671	KS	0.97	2.00%	710	LA	1.22	2.95%	749	OK	0.97	2.25%
633	MO	1.02	2.00%	672	KS	0.97	2.00%	711	LA	1.22	2.95%	750	TX	0.82	1.75%
634	MO	1.02	2.00%	673	KS	0.97	2.00%	712	LA	1.22	2.95%	751	TX	0.82	1.75%
635	MO	1.02	2.00%	674	KS	0.97	2.00%	713	LA	1.22	2.95%	752	TX	0.82	1.75%
636	MO	1.02	2.00%	675	KS	0.97	2.00%	714	LA	1.22	2.95%	753	TX	0.82	1.75%
637	MO	1.02	2.00%	676	KS	0.97	2.00%	715	XX	1.38	2.00%	754	TX	0.82	1.75%
638	MO	0.94	2.00%	677	KS	0.97	2.00%	716	AR	1.24	2.50%	755	TX	0.82	1.75%
639	MO	0.94	2.00%	678	KS	0.97	2.00%	717	AR	1.24	2.50%	756	TX	0.82	1.75%
640	MO	0.94	2.00%	679	KS	0.97	2.00%	718	AR	1.24	2.50%	757	TX	0.82	1.75%
641	MO	0.94	2.00%	680	NE	0.81	0.50%	719	AR	1.24	2.50%	758	TX	0.82	1.75%
642	XX	1.38	2.00%	681	NE	0.81	0.50%	720	AR	1.24	2.50%	759	TX	0.82	1.75%
643	XX	1.38	2.00%	682	XX	1.38	2.00%	721	AR	1.24	2.50%	760	TX	0.82	1.75%
644	MO	0.94	2.00%	683	NE	0.81	0.50%	722	AR	1.24	2.50%	761	TX	0.82	1.75%
645	MO	0.94	2.00%	684	NE	0.81	0.50%	723	AR	1.24	2.50%	762	TX	0.82	1.75%
646	MO	0.94	2.00%	685	NE	0.81	0.50%	724	AR	1.24	2.50%	763	TX	0.82	1.75%
647	MO	0.94	2.00%	686	NE	0.81	0.50%	725	AR	1.24	2.50%	764	TX	0.82	1.75%
648	MO	0.94	2.00%	687	NE	0.81	0.50%	726	AR	1.24	2.50%	765	TX	0.82	1.75%
649	MO	0.94	2.00%	688	NE	0.81	0.50%	727	AR	1.24	2.50%	766	TX	0.82	1.75%
650	MO	0.94	2.00%	689	NE	0.81	0.50%	728	AR	1.24	2.50%	767	TX	0.82	1.75%
651	MO	0.94	2.00%	690	NE	0.81	0.50%	729	AR	1.24	2.50%	768	TX	0.75	1.75%
652	MO	0.94	2.00%	691	NE	0.81	0.50%	730	OK	0.97	2.25%	769	TX	0.75	1.75%
653	MO	0.94	2.00%	692	NE	0.81	0.50%	731	OK	0.97	2.25%	770	TX	0.75	1.75%
654	MO	0.94	2.00%	693	NE	0.81	0.50%	732	XX	1.38	2.00%	771	XX	1.38	2.00%
655	MO	0.94	2.00%	694	XX	1.38	2.00%	733	TX	0.75	1.75%	772	TX	0.75	1.75%
656	MO	0.94	2.00%	695	XX	1.38	2.00%	734	OK	0.97	2.25%	773	TX	0.75	1.75%
657	MO	0.94	2.00%	696	XX	1.38	2.00%	735	OK	0.97	2.25%	774	TX	0.75	1.75%
658	MO	0.94	2.00%	697	XX	1.38	2.00%	736	OK	0.97	2.25%	775	TX	0.75	1.75%
659	XX	1.38	2.00%	698	XX	1.38	2.00%	737	OK	0.97	2.25%	776	TX	0.75	1.75%
660	KS	0.97	2.00%	699	XX	1.38	2.00%	738	OK	0.97	2.25%	777	TX	0.75	1.75%
661	KS	0.97	2.00%	700	LA	1.22	2.95%	739	OK	0.97	2.25%	778	TX	0.75	1.75%
662	KS	0.97	2.00%	701	LA	1.22	2.95%	740	OK	0.97	2.25%	779	TX	0.75	1.75%
663	XX	1.38	2.00%	702	XX	1.38	2.00%	741	OK	0.97	2.25%	780	TX	0.75	1.75%

**Table E (continued)**

3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax
781	TX	0.75	1.75%	820	WY	1.04	0.75%	859	AZ	0.97	2.00%	898	NV	0.74	3.50%
782	TX	0.75	1.75%	821	WY	1.04	0.75%	860	AZ	0.97	2.00%	899	XX	1.38	2.00%
783	TX	0.75	1.75%	822	WY	1.04	0.75%	861	XX	1.38	2.00%	900	CA	1.05	2.35%
784	TX	0.75	1.75%	823	WY	1.04	0.75%	862	XX	1.38	2.00%	901	CA	1.05	2.35%
785	TX	0.75	1.75%	824	WY	1.04	0.75%	863	AZ	0.97	2.00%	902	CA	1.05	2.35%
786	TX	0.75	1.75%	825	WY	1.04	0.75%	864	AZ	0.97	2.00%	903	CA	1.05	2.35%
787	TX	0.75	1.75%	826	WY	1.04	0.75%	865	AZ	0.97	2.00%	904	CA	1.05	2.35%
788	TX	0.75	1.75%	827	WY	1.04	0.75%	866	XX	1.38	2.00%	905	CA	1.05	2.35%
789	TX	0.75	1.75%	828	WY	1.04	0.75%	867	XX	1.38	2.00%	906	CA	1.05	2.35%
790	TX	0.75	1.75%	829	WY	1.04	0.75%	868	XX	1.38	2.00%	907	CA	1.05	2.35%
791	TX	0.75	1.75%	830	WY	1.04	0.75%	869	XX	1.38	2.00%	908	CA	1.05	2.35%
792	TX	0.75	1.75%	831	WY	1.04	0.75%	870	NM	0.89	3.00%	909	XX	1.38	2.00%
793	TX	0.75	1.75%	832	ID	0.85	1.50%	871	NM	0.89	3.00%	910	CA	1.05	2.35%
794	TX	0.75	1.75%	833	ID	0.85	1.50%	872	XX	1.38	2.00%	911	CA	1.05	2.35%
795	TX	0.75	1.75%	834	ID	0.85	1.50%	873	NM	0.89	3.00%	912	CA	1.05	2.35%
796	TX	0.75	1.75%	835	ID	0.85	1.50%	874	NM	0.89	3.00%	913	CA	1.05	2.35%
797	TX	0.75	1.75%	836	ID	0.85	1.50%	875	NM	0.89	3.00%	914	CA	1.05	2.35%
798	TX	0.75	1.75%	837	ID	0.85	1.50%	876	XX	1.38	2.00%	915	CA	1.05	2.35%
799	TX	0.75	1.75%	838	ID	0.85	1.50%	877	NM	0.89	3.00%	916	CA	1.05	2.35%
800	CO	0.86	2.00%	839	XX	1.38	2.00%	878	NM	0.89	3.00%	917	CA	1.05	2.35%
801	CO	0.86	2.00%	840	UT	0.90	2.25%	879	NM	0.89	3.00%	918	CA	1.05	2.35%
802	CO	0.86	2.00%	841	UT	0.90	2.25%	880	NM	0.89	3.00%	919	CA	1.05	2.35%
803	CO	0.86	2.00%	842	UT	0.90	2.25%	881	NM	0.89	3.00%	920	CA	1.05	2.35%
804	CO	0.86	2.00%	843	UT	0.90	2.25%	882	NM	0.89	3.00%	921	CA	1.05	2.35%
805	CO	0.86	2.00%	844	UT	0.90	2.25%	883	NM	0.89	3.00%	922	CA	1.05	2.35%
806	CO	0.86	2.00%	845	UT	0.90	2.25%	884	NM	0.89	3.00%	923	CA	1.05	2.35%
807	CO	0.86	2.00%	846	UT	0.90	2.25%	885	TX	0.75	1.75%	924	CA	1.05	2.35%
808	CO	0.86	2.00%	847	UT	0.90	2.25%	886	XX	1.38	2.00%	925	CA	1.05	2.35%
809	CO	0.86	2.00%	848	XX	1.38	2.00%	887	XX	1.38	2.00%	926	CA	1.05	2.35%
810	CO	0.86	2.00%	849	XX	1.38	2.00%	888	XX	1.38	2.00%	927	CA	1.05	2.35%
811	CO	0.86	2.00%	850	AZ	0.97	2.00%	889	NV	0.95	3.50%	928	CA	1.05	2.35%
812	CO	0.86	2.00%	851	AZ	0.97	2.00%	890	NV	0.95	3.50%	929	XX	1.38	2.00%
813	CO	0.86	2.00%	852	AZ	0.97	2.00%	891	NV	0.95	3.50%	930	CA	1.05	2.35%
814	CO	0.86	2.00%	853	AZ	0.97	2.00%	892	XX	1.38	2.00%	931	CA	1.05	2.35%
815	CO	0.86	2.00%	854	XX	1.38	2.00%	893	NV	0.74	3.50%	932	CA	1.05	2.35%
816	CO	0.86	2.00%	855	AZ	0.97	2.00%	894	NV	0.74	3.50%	933	CA	1.05	2.35%
817	XX	1.38	2.00%	856	AZ	0.97	2.00%	895	NV	0.74	3.50%	934	CA	1.05	2.35%
818	XX	1.38	2.00%	857	AZ	0.97	2.00%	896	XX	1.38	2.00%	935	CA	1.05	2.35%
819	XX	1.38	2.00%	858	XX	1.38	2.00%	897	NV	0.74	3.50%	936	CA	1.05	2.35%

Table E (continued)

3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax	3-Digit Zip	State	Risk Factor	Premium Tax
937	CA	1.05	2.35%	976	OR	0.79	0.00%	IN	IN	0.92	1.30%
938	CA	1.05	2.35%	977	OR	0.79	0.00%	KS	KS	0.97	2.00%
939	CA	1.05	2.35%	978	OR	0.79	0.00%	KY	KY	1.07	7.50%
940	CA	1.05	2.35%	979	OR	0.79	0.00%	LA	LA	1.22	2.95%
941	CA	1.05	2.35%	980	WA	0.82	2.00%	MA	MA	1.06	2.00%
942	CA	1.05	2.35%	981	WA	0.82	2.00%	MD	MD	1.11	2.00%
943	CA	1.05	2.35%	982	WA	0.82	2.00%	ME	ME	1.12	2.00%
944	CA	1.05	2.35%	983	WA	0.82	2.00%	MI	MI	1.11	1.25%
945	CA	1.05	2.35%	984	WA	0.82	2.00%	MN	MN	0.99	2.00%
946	CA	1.05	2.35%	985	WA	0.82	2.00%	MO	MO	0.94	2.00%
947	CA	1.05	2.35%	986	WA	0.82	2.00%	MS	MS	1.04	3.00%
948	CA	1.05	2.35%	987	AK	1.22	2.70%	MT	MT	0.87	2.75%
949	CA	1.05	2.35%	988	WA	0.82	2.00%	NC	NC	1.03	1.90%
950	CA	1.05	2.35%	989	WA	0.82	2.00%	ND	ND	0.87	1.75%
951	CA	1.05	2.35%	990	WA	0.82	2.00%	NE	NE	0.81	0.50%
952	CA	1.05	2.35%	991	WA	0.82	2.00%	NH	NH	0.95	2.00%
953	CA	1.05	2.35%	992	WA	0.82	2.00%	NJ	NJ	1.48	1.05%
954	CA	1.05	2.35%	993	WA	0.82	2.00%	NM	NM	0.89	3.00%
955	CA	1.05	2.35%	994	WA	0.82	2.00%	NV	NV	0.82	3.50%
956	CA	1.05	2.35%	995	AK	1.22	2.70%	NY	NY	0.95	2.00%
957	CA	1.05	2.35%	996	AK	1.22	2.70%	OH	OH	1.09	1.40%
958	CA	1.05	2.35%	997	AK	1.22	2.70%	OK	OK	0.97	2.25%
959	CA	1.05	2.35%	998	AK	1.22	2.70%	OR	OR	0.79	0.00%
960	CA	1.05	2.35%	999	AK	1.22	2.70%	PA	PA	1.15	2.00%
961	CA	1.05	2.35%	AK	AK	1.22	2.70%	RI	RI	0.99	2.00%
962	XX	1.38	2.00%	AL	AL	1.21	1.82%	SC	SC	0.98	2.00%
963	XX	1.38	2.00%	AR	AR	1.24	2.50%	SD	SD	0.87	2.50%
964	XX	1.38	2.00%	AZ	AZ	0.97	2.00%	TN	TN	1.02	1.75%
965	XX	1.38	2.00%	CA	CA	1.05	2.35%	TX	TX	0.78	1.75%
966	XX	1.38	2.00%	CO	CO	0.86	2.00%	UT	UT	0.90	2.25%
967	HI	1.00	4.27%	CT	CT	0.97	1.75%	VA	VA	0.90	2.25%
968	HI	1.00	4.27%	DC	DC	1.07	2.00%	VT	VT	0.91	2.00%
969	XX	1.25	2.00%	DE	DE	1.08	2.00%	WA	WA	0.82	2.00%
970	OR	0.79	0.00%	FL	FL	0.87	1.75%	WI	WI	1.00	0.00%
971	OR	0.79	0.00%	GA	GA	1.00	3.25%	WV	WV	1.20	3.00%
972	OR	0.79	0.00%	HI	HI	1.00	4.27%	WY	WY	1.04	0.75%
973	OR	0.79	0.00%	IA	IA	0.92	1.00%	ZZ	National	1.22	2.00%
974	OR	0.79	0.00%	ID	ID	0.85	1.50%				
975	OR	0.79	0.00%	IL	IL	0.88	0.40%				

**Table F State Benefit Offset Table**

Key	Inc	Dur	Max	Min	Ben%
CA	8\8	52 Weeks	1067	50	55.0%
HI	8\8	26 Weeks	535	14	58.0%
NJ	8\8	26 Weeks	584	0	66.7%
NY	8\8	26 Weeks	170	20	50.0%
PR	8\8	26 Weeks	113	12	65.0%
RI	8\8	30 Weeks	736	69	60.0%

**Table G Maternity Factor**

Maternity	Factor
6 Week Regular	1.00
8-week C-section	1.02
8-week Either	1.03

**TABLE H Contribution Percent Factors**

Employee Contribution	Benefit Percent								
	Flat \$	0%	52%	57%	62%	66%	68%	72%	77%
0% Non Contrib	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1%-49% (Low)	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11
50%-99% (High)	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11
100% (fully contrib)	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11

**TABLE I Participation % Factors**

Participation	All Census Lives	Particip. Lives Only	Age-Banded
0%	1.85	1.58	1.58
15%	1.78	1.58	1.58
20%	1.73	1.58	1.58
25%	1.62	1.49	1.49
30%	1.48	1.37	1.37
40%	1.33	1.24	1.24
50%	1.18	1.09	1.09
60%	1.12	1.07	1.07
70%	1.07	1.04	1.04
75%	1.04	1.02	1.02
80%	1.02	1.00	1.00
85%	1.01	1.00	1.00
90%	1.01	0.99	0.99
100%	0.99	0.99	0.99

**Table J Case Size Factors**

Lives	Factor
0-3	1.30
4-5	1.17
6-9	1.00
10-24	0.90
25-49	0.94
50-74	0.98
75-99	1.02
100-149	1.12
150-199	1.15
200-299	1.19
300-499	1.20
500+	1.20

**Table O Rate Guarantee**

Years	Factor
1 Year	1.00
1 Yr 3 Mo	1.01
1 Yr 6 Mo	1.02
1 Yr 9 Mo	1.03
2 Years	1.04
2 Yr 3 Mo	1.04
2 Yr 6 Mo	1.05
2 Yr 9 Mo	1.06
3 Years +	1.07

**Table P Weekly Benefit Factors**

Max Wkly Ben	Factor
0-499	0.96
500-999	1.03
1000-1999	1.07
2000-2999	1.11
3000+	1.35

**Table Q Miscellaneous Factors**

Description	TRUE	FALSE
Freeze Salary	1.025	1.000
Portability	1.030	1.000

**Table R FICA Match Factor**

**FICA Match Factor =**  $1 + [0.0765 \times (1 - \text{EE contribution})]$

**Table S Replacement Ratio**

Wkly Salary	0.0%	41.0%	51.0%	61.0%	67.0%	71.0%	81.0%	100.0%
-	0.89	0.89	0.89	0.97	0.99	1.14	1.20	1.25
2,501	0.89	0.89	0.89	0.97	0.99	1.14	1.20	1.25
5,001	0.89	0.89	0.89	0.97	0.99	1.14	1.20	1.25
7,501	0.89	0.89	0.89	0.97	0.99	1.14	1.20	1.25
10,001	0.89	0.89	0.89	0.97	0.99	1.14	1.20	1.25

\* This is the Benefit Percent Factor

**Table X - Occupational Coverage Factors**

Industry Class*	WC Offset	
	Yes	No
A	1.03	1.10
B	1.13	1.51
C	1.25	2.03
D	1.43	2.75

\* See Table C

State: District of Columbia

Filing Company:

Sun Life Assurance Company of Canada

TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.002 Short Term

Product Name: Short Term Disability Income

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

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	2013 Cover Letter-DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	n/a
<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>	2013 STD Actuarial Memo - DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	n/a
<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>	n/a
<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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**State:** District of Columbia  
**TOI/Sub-TOI:** H11G Group Health - Disability Income/H11G.002 Short Term  
**Product Name:** Short Term Disability Income  
**Filing Company:** Sun Life Assurance Company of Canada  
**Project Name/Number:** STD Rate Study 2013/STD Rate Study 2013

<b>Bypass Reason:</b>	N/A - not P&C
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

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

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





Allison P. Bryant  
Director, Group Actuarial

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

September 30, 2013

To: Officer in Charge of Rate Filings

Re: Sun Life Assurance Company of Canada  
Group Short Term Disability Income Rate Filing  
Company Filing # SNLF-129177713

Dear Sir/Madam:

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

The overall impact to the manual rate of District of Columbia policyholders is a 9.3% increase.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Allison P. Bryant", with a long horizontal flourish extending to the right.

Allison P. Bryant, FSA, MAAA  
Telephone: 781-446-1680

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

**SCOPE AND PURPOSE**

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

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

**A. BENEFIT DESCRIPTION**

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

**B. RENEWABILITY CLAUSE**

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

**C. APPLICABILITY**

Premium rates are applicable to new business.

**D. MARKETING METHOD**

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

**E. UNDERWRITING**

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

**F. ISSUE AGE RANGES**

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

**G. PREMIUM CLASSES**

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

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

The changes we are making to the rate manual are:

1. Changes to certain Case Size factors
2. Changes to 30-Day EP Incidence Rates
3. Changes to certain Base Duration factors
4. Updates to State Benefit Offset table
5. Changes to certain SIC factors
6. Changes to certain Area factors
7. Addition of Occupational Coverage factors
8. Addition of factor for Portability
9. Addition of MGIS Service Fee

Revised rate manual pages L2009.i, L2009.ii, L2009.3-L2009.8, L2009.10-L2009.17, and L2009.19 will replace the current pages, and page L2009.22 is new.

The overall impact to the manual rate of District of Columbia policyholders is a 9.3% increase.

## **I. NEW OR MODIFIED CHANGES**

The first six changes listed in Section H are updates to current factors. The new Occupational Coverage and Portability factors are for benefits we plan to begin offering. The MGIS Service Fee was added for completeness.

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

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

1. The adjustments made to the Case Size factors were based on the results of a rate study done for the years 2010-2012.
2. The adjustments made to the 30-Day EP Incidence Rates were made to better align with other STD as well as with our LTD incidence rates.
3. Certain Base Duration factors were changed to smooth the resulting base rates.
4. Adjustments were made to the maximum benefits of three states in the State Benefit Offset table consistent with the changes made by the mandated benefits of those states.
5. The adjustments made to the SIC factors were based on the results of a rate study done for the years 2010-2012.
6. The adjustments made to the Area factors were based on the results of a rate study done for the years 2010-2012.

**L. SUMMARY OF EACH PROPOSED NEW RULE**

There are no new rules proposed with this filing.

**M. OVERALL PREMIUM IMPACT OF FILING ON DC POLICYHOLDERS**

The average annual premium for the District of Columbia (DC) is \$176 per employee covered for all forms issued in DC. The total impact of these changes results in a 9.3% increase in rates for DC policyholders; the average annual premium would correspondingly increase to \$192.

**N. FILED MINIMUM REQUIRED LOSS RATIO**

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

**O. INTEREST RATES**

Not applicable.

**P. TREND**

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

**Q. PERSISTENCY**

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

**R. LONG TERM CARE FILING ASSUMPTIONS**

Not applicable.

**S. ACTUARIAL CERTIFICATION**

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



\_\_\_\_\_  
Allison P. Bryant, FSA, MAAA  
Director, Group Actuarial

September 30, 2013

Date

**Appendix  
Supplement to Sections J and K**

**Case Size Factors**

# Lives	Current	Proposed	% Change
100-149	1.06	1.12	6%
150-199	1.09	1.15	6%
200-299	1.12	1.19	6%

**30-Day EP Incidence Rates**

Age Group	Male			Female		
	Current	Proposed	% Change	Current	Proposed	% Change
<25	6.6	6.4	-3%	42.5	62.0	46%
25-29	6.2	7.0	13%	72.7	88.1	21%
30-34	6.6	7.3	11%	63.7	85.0	34%
35-39	8.0	7.5	-6%	37.8	53.2	41%
40-44	9.7	8.5	-12%	21.0	27.8	32%
45-49	11.3	11.9	5%	20.1	31.5	57%
55-54	13.5	17.3	28%	22.9	36.6	60%
55-59	16.3	21.4	32%	26.7	43.9	65%
60-64	19.0	27.6	45%	30.4	48.6	60%
65-69	21.2	29.9	41%	33.2	51.4	55%
70+	22.7	29.9	32%	34.7	50.3	45%

**State Benefit Offset Factors**

State	Current	Proposed	% Change
CA	1011	1067	6%
HI	524	535	2%
NJ	572	584	2%

**Appendix (continued)**

**Base Duration Factors**

Male					Male (continued)				
Plan	Age Group	Current	Proposed	% Change	Plan	Age Group	Current	Proposed	% Change
1\1\13	<25	28.81	29.12	1.1%	1\4\104	70+	96.2	98.58	2.5%
1\1\13	65-69	39.63	40.74	2.8%	1\15\13	70+	57.45	57.36	-0.2%
1\1\13	70+	35.1	39.05	11.3%	4\4\13	<25	32.48	32.37	-0.3%
1\1\26	<25	37.12	39.06	5.2%	4\4\13	30-34	35.85	35.75	-0.3%
1\1\26	25-29	40.4	41.62	3.0%	4\4\13	70+	38.81	42.01	8.2%
1\1\26	30-34	42.71	43.46	1.8%	4\4\26	70+	63.53	66.50	4.7%
1\1\26	65-69	63.14	63.64	0.8%	4\4\52	70+	73.07	74.16	1.5%
1\1\26	70+	59.39	62.86	5.8%	8\15\13	30-34	41.55	40.59	-2.3%
1\1\52	<25	47.9	48.09	0.4%	8\15\13	35-39	43.28	41.65	-3.8%
1\1\52	30-34	53.23	52.08	-2.2%	8\15\13	40-44	45	44.30	-1.6%
1\1\52	70+	69.13	70.52	2.0%	8\15\13	70+	58.67	57.36	-2.2%
1\4\13	<25	30.59	30.93	1.1%	8\15\25	25-29	55.67	54.25	-2.6%
1\4\13	25-29	32.56	32.70	0.4%	8\15\25	30-34	58.29	51.61	-11.5%
1\4\13	65-69	41.45	43.75	5.5%	8\15\25	35-39	60.9	55.95	-8.1%
1\4\13	70+	36.91	41.92	13.6%	8\15\25	40-44	63.52	56.97	-10.3%
1\4\26	<25	39.11	41.51	6.1%	8\15\25	45-49	67.01	62.33	-7.0%
1\4\26	25-29	42.39	44.45	4.9%	8\15\25	550-54	71.93	69.87	-2.9%
1\4\26	30-34	44.72	46.54	4.1%	8\15\25	65-69	86.44	85.82	-0.7%
1\4\26	35-39	47.06	48.49	3.0%	8\15\25	70+	89.31	84.51	-5.4%
1\4\26	40-44	49.39	50.65	2.6%	8\15\26	30-34	59.69	54.98	-7.9%
1\4\26	45-49	52.7	53.94	2.4%	8\15\26	35-39	62.37	56.78	-9.0%
1\4\26	550-54	57.48	58.49	1.8%	8\15\26	40-44	65.07	60.76	-6.6%
1\4\26	55-59	62.24	62.87	1.0%	8\15\26	45-49	68.72	66.56	-3.1%
1\4\26	60-64	67.01	67.34	0.5%	8\15\26	70+	91.86	90.85	-1.1%
1\4\26	65-69	65.17	68.36	4.9%	8\15\51	30-34	68.95	64.69	-6.2%
1\4\26	70+	61.43	67.49	9.9%	8\15\51	35-39	71.52	66.26	-7.4%
1\4\52	<25	49.82	51.13	2.6%	8\15\51	40-44	74.09	70.35	-5.0%
1\4\52	25-29	52.93	53.81	1.7%	8\15\51	45-49	77.59	76.31	-1.6%
1\4\52	30-34	55.16	55.79	1.1%	8\15\52	30-34	69.32	65.19	-6.0%
1\4\52	35-39	57.38	57.57	0.3%	8\15\52	40-44	74.45	70.82	-4.9%
1\4\52	65-69	74.64	76.54	2.5%	8\15\52	45-49	77.94	76.80	-1.5%
1\4\52	70+	71.07	75.71	6.5%	15\15\25	70+	91.5	89.32	-2.4%

**Appendix (continued)**

**Base Duration Factors (continued)**

Female					Female (continued)				
Plan	Age Group	Current	Proposed	% Change	Plan	Age Group	Current	Proposed	% Change
1\1\13	65-69	37.84	38.10	0.7%	4\4\52	<25	61.07	60.48	-1.0%
1\1\13	70+	33.31	36.48	9.5%	4\4\52	25-29	58.36	57.62	-1.3%
1\1\26	70+	54.27	56.66	4.4%	4\4\52	30-34	56.16	55.65	-0.9%
1\1\52	70+	64.25	64.36	0.2%	4\4\52	65-69	70.51	71.26	1.1%
1\4\13	45-49	35.48	35.62	0.4%	4\4\52	70+	66.94	73.96	10.5%
1\4\13	65-69	39.09	41.20	5.4%	4\4\104	<25	68.57	68.47	-0.1%
1\4\13	70+	34.55	39.52	14.4%	4\4\104	25-29	64.69	64.35	-0.5%
1\4\26	40-44	44.88	45.99	2.5%	4\4\104	30-34	64.01	63.93	-0.1%
1\4\26	45-49	46.95	48.80	3.9%	4\4\104	70+	92.07	97.46	5.9%
1\4\26	550-54	51.71	53.08	2.6%	8\15\13	45-49	42.97	42.47	-1.2%
1\4\26	55-59	56.48	57.30	1.5%	8\15\13	550-54	45.68	45.22	-1.0%
1\4\26	60-64	61.25	61.66	0.7%	8\15\25	40-44	55.92	52.53	-6.1%
1\4\26	65-69	59.41	62.51	5.2%	8\15\25	45-49	60.34	54.31	-10.0%
1\4\26	70+	55.66	61.40	10.3%	8\15\25	550-54	65.26	59.18	-9.3%
1\4\52	45-49	57.27	57.89	1.1%	8\15\25	55-59	70.19	66.14	-5.8%
1\4\52	550-54	61.82	61.93	0.2%	8\15\25	60-64	75.11	74.59	-0.7%
1\4\52	65-69	69.15	70.84	2.4%	8\15\25	65-69	79.8	79.52	-0.4%
1\4\52	70+	65.58	69.75	6.4%	8\15\25	70+	82.73	80.91	-2.2%
1\4\104	70+	90.72	92.31	1.8%	8\15\26	40-44	57.12	55.80	-2.3%
1\15\26	70+	84.1	84.22	0.1%	8\15\26	45-49	61.79	57.85	-6.4%
1\15\29	70+	85.03	85.18	0.2%	8\15\26	550-54	66.89	63.16	-5.6%
1\15\51	70+	91.82	92.20	0.4%	8\15\26	55-59	72.01	70.66	-1.9%
1\15\52	70+	92.13	92.53	0.4%	8\15\26	70+	85.02	85.06	0.0%
4\4\1	<25	6.4	6.38	-0.3%	8\15\29	70+	85.97	86.03	0.1%
4\4\1	25-29	6.5	6.43	-1.1%	8\15\51	40-44	65.87	65.37	-0.8%
4\4\1	30-34	6.38	6.33	-0.8%	8\15\51	45-49	70.95	67.82	-4.4%
4\4\13	<25	42.32	41.74	-1.4%	8\15\51	550-54	75.83	72.88	-3.9%
4\4\13	25-29	43.25	42.54	-1.6%	8\15\51	55-59	80.7	80.46	-0.3%
4\4\13	30-34	42.77	42.14	-1.5%	8\15\51	70+	92.95	93.13	0.2%
4\4\13	35-39	40.81	40.57	-0.6%	8\15\52	40-44	66.22	65.86	-0.5%
4\4\13	65-69	40.39	41.88	3.7%	8\15\52	45-49	71.32	68.33	-4.2%
4\4\13	70+	35.84	42.05	17.3%	8\15\52	550-54	76.18	73.40	-3.6%
4\4\26	<25	51.68	50.99	-1.3%	8\15\52	55-59	81.05	80.98	-0.1%
4\4\26	25-29	51.73	50.90	-1.6%	8\15\52	70+	93.27	93.46	0.2%
4\4\26	30-34	50.63	49.97	-1.3%	61\61\104	<25	22.8	50.81	122.9%
4\4\26	35-39	49.14	49.01	-0.3%	61\61\104	25-29	19.78	43.19	118.4%
4\4\26	65-69	60.84	63.08	3.7%	61\61\104	30-34	22.66	40.85	80.3%
4\4\26	70+	57.09	65.30	14.4%	90\90\104	25-29	50.93	57.48	12.9%

## Appendix (continued)

### SIC Factors

SIC Code	Current	Proposed	% Change	SIC Code (continued)	Current	Proposed	% Change
1711	1.30	1.44	11.0%	3721	1.23	1.33	8.0%
1721	1.30	1.44	11.0%	3724	1.23	1.33	8.0%
1731	1.30	1.44	11.0%	3728	1.23	1.33	8.0%
1741	1.30	1.44	11.0%	3731	1.23	1.33	8.0%
1742	1.30	1.44	11.0%	3732	1.23	1.33	8.0%
1743	1.30	1.44	11.0%	3743	1.23	1.33	8.0%
1751	1.30	1.44	11.0%	3751	1.23	1.33	8.0%
1752	1.30	1.44	11.0%	3761	1.23	1.33	8.0%
1761	1.30	1.44	11.0%	3764	1.23	1.33	8.0%
1771	1.30	1.44	11.0%	3769	1.23	1.33	8.0%
1781	1.30	1.44	11.0%	3792	1.23	1.33	8.0%
1799	1.24	1.38	11.0%	3795	1.23	1.33	8.0%
2611	1.21	1.39	15.0%	3799	1.23	1.33	8.0%
2621	1.21	1.39	15.0%	3812	1.00	0.85	-15.0%
2631	1.21	1.39	15.0%	3821	1.00	0.85	-15.0%
2711	0.82	0.70	-15.0%	3822	1.00	0.85	-15.0%
2721	0.82	0.70	-15.0%	3823	1.00	0.85	-15.0%
2731	0.82	0.70	-15.0%	3824	1.00	0.85	-15.0%
2732	0.82	0.70	-15.0%	3825	1.00	0.85	-15.0%
2741	0.82	0.70	-15.0%	3826	1.00	0.85	-15.0%
2782	0.82	0.70	-15.0%	3827	1.00	0.85	-15.0%
2789	0.82	0.70	-15.0%	3829	1.00	0.85	-15.0%
2833	1.02	0.87	-15.0%	3841	0.91	0.77	-14.9%
2834	1.02	0.87	-15.0%	3842	0.91	0.77	-14.9%
2835	1.02	0.87	-15.0%	3843	0.91	0.77	-14.9%
2836	1.02	0.87	-15.0%	3844	0.91	0.77	-14.9%
3711	1.23	1.33	8.0%	3845	0.91	0.77	-14.9%
3713	1.23	1.33	8.0%	3851	0.91	0.77	-14.9%
3714	1.23	1.33	8.0%	3861	0.91	0.77	-14.9%
3715	1.23	1.33	8.0%	3873	0.91	0.77	-14.9%
3716	1.23	1.33	8.0%	4212	1.34	1.54	15.0%



## Appendix (continued)

### SIC Factors (continued)

SIC Code (continued)	Current	Proposed	% Change	SIC Code (continued)	Current	Proposed	% Change
4213	1.34	1.54	15.0%	5181	0.70	0.81	15.0%
4214	1.34	1.54	15.0%	5182	0.70	0.81	15.0%
4215	1.34	1.54	15.0%	5511	1.07	0.91	-15.0%
4231	1.34	1.54	15.0%	5521	1.07	0.91	-15.0%
4812	0.88	0.75	-15.0%	5551	1.07	0.91	-15.0%
4813	0.88	0.75	-15.0%	5561	1.07	0.91	-15.0%
4822	0.88	0.75	-15.0%	5571	1.07	0.91	-15.0%
4832	0.88	0.75	-15.0%	5599	1.07	0.91	-15.0%
4833	0.88	0.75	-15.0%	6531	0.88	0.75	-15.0%
4841	0.88	0.75	-15.0%	7382	0.81	0.93	15.1%
4899	0.88	0.75	-15.0%	8011	1.07	1.21	13.1%
4911	1.17	1.29	10.0%	8021	1.07	1.21	13.1%
4922	1.17	1.29	10.0%	8031	1.07	1.21	13.1%
4923	1.17	1.29	10.0%	8041	1.07	1.21	13.1%
4924	1.17	1.29	10.0%	8042	1.07	1.21	13.1%
4925	1.17	1.29	10.0%	8043	1.07	1.21	13.1%
4931	1.17	1.29	10.0%	8049	1.07	1.21	13.1%
4932	1.17	1.29	10.0%	8051	1.24	1.36	9.0%
4939	1.17	1.29	10.0%	8052	1.24	1.36	9.0%
4941	1.17	1.29	10.0%	8059	1.24	1.36	9.0%
4952	1.17	1.29	10.0%	8062	1.27	1.13	-11.0%
4953	1.17	1.29	10.0%	8063	1.27	1.13	-11.0%
4959	1.17	1.29	10.0%	8069	1.27	1.13	-11.0%
4961	1.17	1.29	10.0%	8071	1.11	1.21	9.0%
4971	1.17	1.29	10.0%	8072	1.11	1.21	9.0%
5051	1.00	1.15	15.0%	8092	1.30	1.21	-6.9%
5052	1.00	1.15	15.0%	8093	1.30	1.21	-6.9%
5063	1.03	0.88	-15.0%	8099	1.30	1.21	-6.9%
5064	1.03	0.88	-15.0%	8711	0.77	0.83	8.1%
5065	1.03	0.88	-15.0%	8721	0.87	1.00	15.0%
5093	1.00	1.15	15.0%				

**Appendix (continued)**

**Area Factors**

ZIP Code	Current	Proposed	% Change	ZIP Code (continued)	Current	Proposed	% Change
028	1.04	0.99	-5.0%	088	1.23	1.48	20.0%
029	1.04	0.99	-5.0%	089	1.23	1.48	20.0%
030	0.92	0.95	3.0%	150	1.32	1.19	-10.0%
031	0.92	0.95	3.0%	151	1.32	1.19	-10.0%
032	0.91	0.95	3.9%	152	1.32	1.19	-10.0%
033	0.91	0.95	3.9%	153	1.32	1.19	-10.0%
034	0.91	0.95	3.9%	154	1.32	1.19	-10.0%
035	0.91	0.95	3.9%	155	1.32	1.19	-10.0%
036	0.91	0.95	3.9%	156	1.32	1.19	-10.0%
037	0.91	0.95	3.9%	157	1.32	1.19	-10.0%
038	0.91	0.95	3.9%	158	1.32	1.19	-10.0%
050	0.99	0.91	-8.0%	159	1.32	1.19	-10.0%
051	0.99	0.91	-8.0%	160	1.32	1.19	-10.0%
052	0.99	0.91	-8.0%	161	1.32	1.19	-10.0%
053	0.99	0.91	-8.0%	162	1.32	1.19	-10.0%
054	0.99	0.91	-8.0%	163	1.32	1.19	-10.0%
056	0.99	0.91	-8.0%	164	1.32	1.19	-10.0%
057	0.99	0.91	-8.0%	165	1.32	1.19	-10.0%
058	0.99	0.91	-8.0%	166	1.32	1.19	-10.0%
059	0.99	0.91	-8.0%	167	1.32	1.19	-10.0%
070	1.23	1.48	20.0%	168	1.32	1.19	-10.0%
071	1.23	1.48	20.0%	169	1.32	1.19	-10.0%
072	1.23	1.48	20.0%	170	1.20	1.11	-7.0%
073	1.23	1.48	20.0%	171	1.20	1.11	-7.0%
074	1.23	1.48	20.0%	172	1.20	1.11	-7.0%
075	1.23	1.48	20.0%	173	1.20	1.11	-7.0%
076	1.23	1.48	20.0%	174	1.20	1.11	-7.0%
077	1.23	1.48	20.0%	175	1.20	1.11	-7.0%
078	1.23	1.48	20.0%	176	1.20	1.11	-7.0%
079	1.23	1.48	20.0%	177	1.20	1.11	-7.0%
080	1.35	1.49	10.0%	178	1.20	1.11	-7.0%
081	1.35	1.49	10.0%	179	1.20	1.11	-7.0%
082	1.35	1.49	10.0%	180	1.20	1.11	-7.0%
083	1.35	1.49	10.0%	181	1.20	1.11	-7.0%
084	1.35	1.49	10.0%	182	1.20	1.11	-7.0%
085	1.35	1.49	10.0%	183	1.20	1.11	-7.0%
086	1.23	1.48	20.0%	184	1.20	1.11	-7.0%
087	1.23	1.48	20.0%	185	1.20	1.11	-7.0%

## Appendix (continued)

### Area Factors (continued)

ZIP Code (continued)	Current	Proposed	% Change	ZIP Code (continued)	Current	Proposed	% Change
186	1.20	1.11	-7.0%	239	1.03	0.92	-10.0%
187	1.20	1.11	-7.0%	240	1.03	0.92	-10.0%
188	1.20	1.11	-7.0%	241	1.03	0.92	-10.0%
189	1.20	1.11	-7.0%	242	1.03	0.92	-10.0%
190	1.20	1.11	-7.0%	243	1.03	0.92	-10.0%
191	1.20	1.11	-7.0%	244	1.03	0.92	-10.0%
192	1.20	1.11	-7.0%	245	1.03	0.92	-10.0%
193	1.20	1.11	-7.0%	246	1.03	0.92	-10.0%
194	1.20	1.11	-7.0%	247	1.13	1.20	6.7%
195	1.20	1.11	-7.0%	248	1.13	1.20	6.7%
196	1.20	1.11	-7.0%	249	1.13	1.20	6.7%
200	0.99	1.07	8.0%	250	1.13	1.20	6.7%
201	0.73	0.80	10.0%	251	1.13	1.20	6.7%
202	0.99	1.07	8.0%	252	1.13	1.20	6.7%
203	0.99	1.07	8.0%	253	1.13	1.20	6.7%
204	0.99	1.07	8.0%	254	1.25	1.20	-4.3%
205	0.99	1.07	8.0%	255	1.13	1.20	6.7%
206	0.89	0.98	10.0%	256	1.13	1.20	6.7%
207	0.89	0.98	10.0%	257	1.13	1.20	6.7%
208	0.89	0.98	10.0%	258	1.13	1.20	6.7%
209	0.89	0.98	10.0%	259	1.13	1.20	6.7%
210	1.32	1.17	-11.4%	260	1.13	1.20	6.7%
211	1.32	1.17	-11.4%	261	1.13	1.20	6.7%
212	1.32	1.17	-11.4%	262	1.13	1.20	6.7%
214	1.32	1.17	-11.4%	263	1.13	1.20	6.7%
220	0.73	0.80	10.0%	264	1.13	1.20	6.7%
221	0.73	0.80	10.0%	265	1.13	1.20	6.7%
222	0.73	0.80	10.0%	266	1.13	1.20	6.7%
223	0.73	0.80	10.0%	267	1.25	1.20	-4.3%
230	1.03	0.92	-10.0%	268	1.25	1.20	-4.3%
231	1.03	0.92	-10.0%	290	1.15	0.98	-15.0%
232	1.03	0.92	-10.0%	291	1.15	0.98	-15.0%
233	1.03	0.92	-10.0%	292	1.15	0.98	-15.0%
234	1.03	0.92	-10.0%	293	1.15	0.98	-15.0%
235	1.03	0.92	-10.0%	294	1.18	0.98	-17.0%
236	1.03	0.92	-10.0%	295	1.15	0.98	-15.0%
237	1.03	0.92	-10.0%	296	1.15	0.98	-15.0%
238	1.03	0.92	-10.0%	297	1.15	0.98	-15.0%

## Appendix (continued)

### Area Factors (continued)

ZIP Code (continued)	Current	Proposed	% Change	ZIP Code (continued)	Current	Proposed	% Change
298	1.15	0.98	-15.0%	436	0.97	1.07	10.1%
299	1.18	0.98	-17.0%	437	1.17	1.05	-10.0%
300	0.71	0.82	15.0%	438	1.11	1.05	-5.0%
301	0.71	0.82	15.0%	439	1.11	1.05	-5.0%
302	0.71	0.82	15.0%	440	0.97	0.87	-10.0%
303	0.71	0.82	15.0%	441	0.97	0.87	-10.0%
311	0.71	0.82	15.0%	442	1.17	1.05	-10.0%
320	0.97	0.87	-10.0%	443	1.17	1.05	-10.0%
321	0.97	0.87	-10.0%	444	1.17	1.05	-10.0%
322	0.97	0.87	-10.0%	445	1.17	1.05	-10.0%
323	0.97	0.87	-10.0%	446	1.17	1.05	-10.0%
324	0.97	0.87	-10.0%	447	1.17	1.05	-10.0%
325	0.97	0.87	-10.0%	448	1.17	1.05	-10.0%
326	0.97	0.87	-10.0%	449	1.17	1.05	-10.0%
327	0.97	0.87	-10.0%	456	1.11	1.05	-5.0%
328	0.97	0.87	-10.0%	457	1.11	1.05	-5.0%
329	0.97	0.87	-10.0%	458	1.00	1.05	5.0%
330	0.97	0.87	-10.0%	460	1.07	0.96	-10.0%
331	0.97	0.87	-10.0%	461	1.07	0.96	-10.0%
332	0.97	0.87	-10.0%	462	1.07	0.96	-10.0%
333	0.97	0.87	-10.0%	463	0.94	0.85	-10.0%
334	0.97	0.87	-10.0%	464	0.94	0.85	-10.0%
335	0.97	0.87	-10.0%	465	0.94	0.85	-10.0%
336	0.97	0.87	-10.0%	466	0.94	0.85	-10.0%
337	0.97	0.87	-10.0%	467	0.94	0.85	-10.0%
338	0.97	0.87	-10.0%	468	0.94	0.85	-10.0%
339	0.97	0.87	-10.0%	469	1.07	0.96	-10.0%
341	0.97	0.87	-10.0%	470	1.07	0.96	-10.0%
342	0.97	0.87	-10.0%	471	1.07	0.96	-10.0%
344	0.97	0.87	-10.0%	472	1.07	0.96	-10.0%
346	0.97	0.87	-10.0%	473	1.07	0.96	-10.0%
347	0.97	0.87	-10.0%	474	1.07	0.96	-10.0%
349	0.97	0.87	-10.0%	475	1.07	0.96	-10.0%
399	0.71	0.82	15.0%	476	1.07	0.96	-10.0%
420	0.99	1.07	8.2%	477	1.07	0.96	-10.0%
421	1.04	1.07	3.0%	478	0.94	0.85	-10.0%
434	1.00	1.05	5.0%	479	0.94	0.85	-10.0%
435	1.00	1.05	5.0%	553	0.86	0.93	9.0%

## Appendix (continued)

### Area Factors (continued)

ZIP Code (continued)	Current	Proposed	% Change	ZIP Code (continued)	Current	Proposed	% Change
554	0.86	0.93	9.0%	737	0.89	0.97	9.0%
600	0.87	0.83	-5.0%	738	0.89	0.97	9.0%
601	0.87	0.83	-5.0%	739	0.89	0.97	9.0%
602	0.87	0.83	-5.0%	740	0.89	0.97	9.0%
603	0.87	0.83	-5.0%	741	0.89	0.97	9.0%
609	0.87	0.83	-5.0%	743	0.89	0.97	9.0%
610	0.87	0.83	-5.0%	744	0.89	0.97	9.0%
611	0.87	0.83	-5.0%	745	0.89	0.97	9.0%
612	0.87	0.83	-5.0%	746	0.89	0.97	9.0%
613	0.87	0.83	-5.0%	747	0.89	0.97	9.0%
614	0.87	0.83	-5.0%	748	0.89	0.97	9.0%
615	0.87	0.83	-5.0%	749	0.89	0.97	9.0%
616	0.87	0.83	-5.0%	750	0.88	0.82	-7.0%
617	0.87	0.83	-5.0%	751	0.88	0.82	-7.0%
618	0.87	0.83	-5.0%	752	0.88	0.82	-7.0%
619	0.87	0.83	-5.0%	753	0.88	0.82	-7.0%
625	0.87	0.83	-5.0%	754	0.88	0.82	-7.0%
626	0.87	0.83	-5.0%	755	0.88	0.82	-7.0%
627	0.87	0.83	-5.0%	756	0.88	0.82	-7.0%
680	0.85	0.81	-4.9%	757	0.88	0.82	-7.0%
681	0.85	0.81	-4.9%	758	0.88	0.82	-7.0%
683	0.85	0.81	-4.9%	759	0.88	0.82	-7.0%
684	0.85	0.81	-4.9%	760	0.88	0.82	-7.0%
685	0.85	0.81	-4.9%	761	0.88	0.82	-7.0%
686	0.85	0.81	-4.9%	762	0.88	0.82	-7.0%
687	0.85	0.81	-4.9%	763	0.88	0.82	-7.0%
688	0.85	0.81	-4.9%	764	0.88	0.82	-7.0%
689	0.85	0.81	-4.9%	765	0.88	0.82	-7.0%
690	0.85	0.81	-4.9%	766	0.88	0.82	-7.0%
691	0.85	0.81	-4.9%	767	0.88	0.82	-7.0%
692	0.85	0.81	-4.9%	768	0.81	0.75	-7.1%
693	0.85	0.81	-4.9%	769	0.81	0.75	-7.1%
730	0.89	0.97	9.0%	770	0.81	0.75	-7.1%
731	0.89	0.97	9.0%	772	0.81	0.75	-7.1%
733	0.81	0.75	-7.1%	773	0.81	0.75	-7.1%
734	0.89	0.97	9.0%	774	0.81	0.75	-7.1%
735	0.89	0.97	9.0%	775	0.81	0.75	-7.1%
736	0.89	0.97	9.0%	776	0.81	0.75	-7.1%

## Appendix (continued)

### Area Factors (continued)

ZIP Code (continued)	Current	Proposed	% Change	ZIP Code (continued)	Current	Proposed	% Change
777	0.81	0.75	-7.1%	815	0.79	0.86	8.1%
778	0.81	0.75	-7.1%	816	0.79	0.86	8.1%
779	0.81	0.75	-7.1%	850	0.89	0.97	9.0%
780	0.81	0.75	-7.1%	851	0.89	0.97	9.0%
781	0.81	0.75	-7.1%	852	0.89	0.97	9.0%
782	0.81	0.75	-7.1%	853	0.89	0.97	9.0%
783	0.81	0.75	-7.1%	855	0.89	0.97	9.0%
784	0.81	0.75	-7.1%	856	0.89	0.97	9.0%
785	0.81	0.75	-7.1%	857	0.89	0.97	9.0%
786	0.81	0.75	-7.1%	859	0.89	0.97	9.0%
787	0.81	0.75	-7.1%	860	0.89	0.97	9.0%
788	0.81	0.75	-7.1%	863	0.89	0.97	9.0%
789	0.81	0.75	-7.1%	864	0.89	0.97	9.0%
790	0.81	0.75	-7.1%	865	0.89	0.97	9.0%
791	0.81	0.75	-7.1%	885	0.81	0.75	-7.1%
792	0.81	0.75	-7.1%	889	0.85	0.95	12.0%
793	0.81	0.75	-7.1%	890	0.85	0.95	12.0%
794	0.81	0.75	-7.1%	891	0.85	0.95	12.0%
795	0.81	0.75	-7.1%	893	0.67	0.74	10.0%
796	0.81	0.75	-7.1%	894	0.67	0.74	10.0%
797	0.81	0.75	-7.1%	895	0.67	0.74	10.0%
798	0.81	0.75	-7.1%	897	0.67	0.74	10.0%
799	0.81	0.75	-7.1%	898	0.67	0.74	10.0%
800	0.79	0.86	8.1%	900	0.98	1.05	6.9%
801	0.79	0.86	8.1%	901	0.98	1.05	6.9%
802	0.79	0.86	8.1%	902	0.98	1.05	6.9%
803	0.79	0.86	8.1%	903	0.98	1.05	6.9%
804	0.79	0.86	8.1%	904	0.98	1.05	6.9%
805	0.79	0.86	8.1%	905	0.98	1.05	6.9%
806	0.79	0.86	8.1%	906	0.98	1.05	6.9%
807	0.79	0.86	8.1%	907	0.98	1.05	6.9%
808	0.79	0.86	8.1%	908	0.98	1.05	6.9%
809	0.79	0.86	8.1%	910	0.98	1.05	6.9%
810	0.79	0.86	8.1%	911	0.98	1.05	6.9%
811	0.79	0.86	8.1%	912	0.98	1.05	6.9%
812	0.79	0.86	8.1%	913	0.98	1.05	6.9%
813	0.79	0.86	8.1%	914	0.98	1.05	6.9%
814	0.79	0.86	8.1%	915	0.98	1.05	6.9%

## Appendix (continued)

### Area Factors (continued)

ZIP Code (continued)	Current	Proposed	% Change	ZIP Code (continued)	Current	Proposed	% Change
916	0.98	1.05	6.9%	955	0.98	1.05	6.9%
917	0.98	1.05	6.9%	956	0.98	1.05	6.9%
918	0.98	1.05	6.9%	957	0.98	1.05	6.9%
919	0.98	1.05	6.9%	958	0.98	1.05	6.9%
920	0.98	1.05	6.9%	959	0.98	1.05	6.9%
921	0.98	1.05	6.9%	960	0.98	1.05	6.9%
922	0.98	1.05	6.9%	961	0.98	1.05	6.9%
923	0.98	1.05	6.9%	AZ	0.89	0.97	9.0%
924	0.98	1.05	6.9%	CA	0.98	1.05	6.9%
925	0.98	1.05	6.9%	CO	0.79	0.86	8.1%
926	0.98	1.05	6.9%	DC	0.99	1.07	8.0%
927	0.98	1.05	6.9%	FL	0.97	0.87	-10.0%
928	0.98	1.05	6.9%	GA	1.06	1.00	-6.2%
930	0.98	1.05	6.9%	IL	0.90	0.88	-3.1%
931	0.98	1.05	6.9%	IN	0.94	0.92	-2.6%
932	1.03	1.05	1.9%	MD	1.17	1.11	-5.0%
933	0.98	1.05	6.9%	NE	0.85	0.81	-4.9%
934	0.98	1.05	6.9%	NH	0.91	0.95	3.9%
935	0.98	1.05	6.9%	NJ	1.27	1.48	16.8%
936	0.98	1.05	6.9%	NV	0.67	0.82	21.8%
937	0.98	1.05	6.9%	OH	1.13	1.09	-3.6%
938	0.98	1.05	6.9%	OK	0.89	0.97	9.0%
939	0.98	1.05	6.9%	PA	1.20	1.15	-4.3%
940	1.03	1.05	1.9%	RI	1.04	0.99	-5.0%
941	0.98	1.05	6.9%	SC	1.18	0.98	-17.0%
942	0.98	1.05	6.9%	TX	0.81	0.78	-4.0%
943	0.98	1.05	6.9%	VA	1.03	0.90	-12.6%
944	0.98	1.05	6.9%	VT	0.99	0.91	-8.0%
945	0.98	1.05	6.9%	WV	1.25	1.20	-4.3%
946	0.98	1.05	6.9%				
947	0.98	1.05	6.9%				
948	0.98	1.05	6.9%				
949	0.98	1.05	6.9%				
950	0.98	1.05	6.9%				
951	0.98	1.05	6.9%				
952	0.98	1.05	6.9%				
953	0.98	1.05	6.9%				
954	0.98	1.05	6.9%				