

SERFF Tracking Number: AETN-127870742 State: Pennsylvania
Filing Company: Aetna Health Inc. PA AZ DC DE IN KY MA MD State Tracking Number: AETN-127870742
NV NC OK TN VA
Company Tracking Number:
TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only
Expense
Product Name: 2Q12 AHI SG Rate Filing - PA
Project Name/Number: /

Filing at a Glance

Company: Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA
Product Name: 2Q12 AHI SG Rate Filing - PA SERFF Tr Num: AETN-127870742 State: Pennsylvania
TOI: H15G Group Health - SERFF Status: Assigned State Tr Num: AETN-127870742
Hospital/Surgical/Medical Expense
Sub-TOI: H15G.003 Small Group Only Co Tr Num: State Status: Received Review in Progress
Filing Type: Rate - M.U. (Medically underwritten) Reviewer(s): Rashmi Mathur (AH)
Author: Andrew Adams Disposition Date:
Date Submitted: 12/08/2011 Disposition Status:
Implementation Date Requested: 04/01/2012 Implementation Date:
State Filing Description:
sm grp

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small
Group Market Type: Employer Overall Rate Impact:
Filing Status Changed: 12/08/2011
State Status Changed: 12/09/2011 Deemer Date: 03/07/2012
Created By: Andrew Adams Submitted By: Andrew Adams
Corresponding Filing Tracking Number:
PPACA: Non-Grandfathered Immed Mkt Reforms, Grandfathered Immed Mkt Reforms
PPACA Notes: null
Filing Description:
AHI SG rate filing effective April 1, 2012.

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Company and Contact

Filing Contact Information

Andrew Adams, Assistant Actuary AdamsA@aetna.com
 980 Jolly Road 215-775-0283 [Phone]
 Blue Bell, PA 19422

Filing Company Information

Aetna Health Inc. PA AZ DC DE IN KY MA MD CoCode: 95109 State of Domicile: Pennsylvania
 NV NC OK TN VA
 980 Jolly Road Group Code: 1 Company Type:
 Blue Bell, PA 19422 Group Name: State ID Number:
 (999) 999-9999 ext. [Phone] FEIN Number: 23-2169745

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA	\$0.00	12/08/2011	

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Note To Reviewer

Created By:

Andrew Adams on 12/12/2011 09:27 AM

Last Edited By:

Andrew Adams

Submitted On:

12/12/2011 09:27 AM

Subject:

PDF Documents

Comments:

Dear Ms. Mathur,

Per our phone conversation, attached please find 'pdf' versions of our non-confidential rate filing exhibits. Please let me know if you have any further questions or concerns.

Sincerely,

Andy Adams

Pennsylvania Premium Rate Manual Aetna Health Inc.

The following steps are used to calculate premium rates.

1. **Base Rate Table** – table of starting premium rates for the base plan.
2. **Plan Relativity Factor Table** – rate factor for each unique plan design.

Base Rate X Plan Relativity Factor = Rate for Unique Plan

The product identifier will identify the plan. For each product identifier, there will be a rate relativity factor.

3. **Area Factor Table** – rate factor to reflect differences in cost by geographic area.

Base Rate X Plan Relativity Factor X Area Factor = Rate for that Plan for that Rating Area.

4. **Effective Date Factor Table** – premium rate level adjustment factor to reflect differences in cost by effective date.
5. **Industry Factor (SIC) Table** – rate factor to reflect difference in cost by industry. This factor will be based on the SIC code of the group.
6. **Group Size Factor Table** – rate factor to reflect differences in administrative costs by size of the group.
7. **Tabular rates** (= 1 x 2 x 3 x 4 x 5 x 6 steps above)
8. **Composite rate** – rates by rate tier, i.e. without age brackets

This step converts the tabular rates into composite rates using a mathematical formula that maintains fixed tier relativities and where the total premium for the group using the composite rates calculated in this step is equal to the total premium for the group using the tabular rates from Step 7. The fixed tier relativities are:

Single	1.0000
Couple	2.3013
EE + Ch(ren)	1.8546
Family	3.0521

Aetna Health Inc. - HMO - PA

Base Rate Table

Minimum Age	Maximum Age	Male				Female			
		Single	Couple	EE+Ch(ren)	Family	Single	Couple	EE+Ch(ren)	Family
0	24	219.05	781.11	629.57	1224.49	349.98	781.11	629.57	1224.49
25	29	225.02	888.15	715.52	1285.59	417.19	888.15	715.52	1285.59
30	34	255.39	976.26	786.46	1349.27	438.10	976.26	786.46	1349.27
35	39	332.06	1037.00	835.64	1417.62	497.84	1037.00	835.64	1417.62
40	44	434.61	1196.31	964.04	1485.96	591.43	1196.31	964.04	1485.96
45	49	530.70	1342.67	1082.09	1669.76	621.30	1342.67	1082.09	1669.76
50	54	595.42	1366.57	1101.25	1789.88	644.20	1366.57	1101.25	1789.88
55	59	714.90	1407.89	1133.86	1879.45	708.92	1407.89	1133.86	1879.45
60	64	896.61	1491.53	1202.20	1973.69	730.83	1491.53	1202.20	1973.69
65		1017.58	1581.14	1274.17	2072.57	924.99	1581.14	1274.17	2072.57

Plan Relativity Factor Table (effective thru 04/30/2012)

		Benefit Descriptions for HMO						
PPID	Plan Relativity Factor	Deductible	Out of Pocket Maximum (Ind/Family)	Primary Copay	Specialist Copay	Hospital Copay	E-Room Copay	RX Generic / RX Brand Formulary / RX Brand Non-Formulary
6403593	1.019270	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6403594	1.019270	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6403595	1.019270	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6403596	1.019270	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6403597	1.019270	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6403598	1.019270	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6403599	1.014433	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6403600	1.014433	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6403601	1.014433	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6403602	1.014433	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6403603	1.014433	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6403604	1.014433	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6403605	0.968176	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60
6403606	0.968176	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60
6403607	0.968176	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60
6403608	0.968176	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60
6403609	0.968176	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60
6403610	0.968176	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60
6404015	1.122539	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404016	1.122539	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404017	1.122539	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404018	1.122539	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404019	1.122539	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404020	1.122539	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404021	1.127029	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404022	1.127029	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404023	1.127029	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404024	1.127029	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404025	1.127029	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404026	1.127029	N/A	\$2,500/\$5,000	\$10	\$20	\$0/Adm	\$200	\$5/\$20/\$40
6404027	1.023347	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6404028	1.023347	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6404029	1.023347	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6404030	1.023347	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6404031	1.023347	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6404032	1.023347	N/A	\$2,500/\$5,000	\$10	\$20	\$500/Adm	\$200	\$10/\$25/\$50
6404033	1.018491	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6404034	1.018491	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6404035	1.018491	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6404036	1.018491	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6404037	1.018491	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6404038	1.018491	N/A	\$2,500/\$5,000	\$15	\$30	\$200/Day	\$200	\$10/\$30/\$60
6404039	0.972049	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60
6404040	0.972049	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60
6404041	0.972049	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60
6404042	0.972049	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60
6404043	0.972049	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60
6404044	0.972049	N/A	\$2,500/\$5,000	\$20	\$40	\$300/Day	\$200	\$10/\$35/\$60

Plan Relativity Factor Table (effective 05/01/2012)

Benefit Descriptions for HMO								
PPID	Plan Relativity Factor	Deductible	Out of Pocket Maximum (Ind/Family)	Primary Copay	Specialist Copay	Hospital Copay	E-Room Copay	RX Generic / RX Brand Formulary / RX Brand Non-Formulary
6406031	1.004798	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406032	1.004798	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406033	1.004798	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406034	1.004798	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406035	1.004798	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406036	1.004798	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406037	0.963218	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60
6406038	0.963218	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60
6406039	0.963218	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60
6406040	0.963218	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60
6406041	0.963218	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60
6406042	0.963218	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60
6406697	1.008817	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406698	1.008817	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406699	1.008817	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406700	1.008817	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406701	1.008817	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406702	1.008817	N/A	\$3,000/\$6,000	\$15	\$30	\$500/Adm	\$200	\$10/\$25/\$50
6406703	0.967071	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60
6406704	0.967071	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60
6406705	0.967071	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60
6406706	0.967071	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60
6406707	0.967071	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60
6406708	0.967071	N/A	\$3,000/\$6,000	\$25	\$50	\$300/Day	\$200	\$10/\$35/\$60

Aetna Health Inc. - HMO - PA

Area Factor Table

Rating Area Name	Counties	Area Factors
PARA01 "Philadelphia"	Bucks Chester Delaware Lehigh Montgomery Northampton Philadelphia	1.000
PARA02 "Berks"	Berks Carbon Monroe	0.850
PARA03 "Pittsburgh"	Allegheny Armstrong Beaver Butler Fayette Greene Lawrence Washington Westmoreland	0.910
PARA04 "Erie"	Cameron Clarion Crawford Elk Erie Forest Mckean Mercer Potter Venango Warren	0.860
PARA05 "Altoona"	Bedford Blair Cambria Centre Clearfield Huntingdon Indiana Jefferson Somerset	0.900
PARA06 "Lancaster"	Adams Lancaster Lebanon Schuylkill York	0.960
PARA07 "Harrisburg"	Cumberland Dauphin Franklin Fulton Juniata Perry	0.880
PARA08 "Northeast PA"	Bradford Clinton Columbia Lackawanna Luzerne Lycoming Montour Northumberland Pike Snyder Sullivan Susquehanna Wayne Wyoming	0.945

Aetna Health, Inc. - HMO - PA

Effective Date Factor Table

Effective Date	Factor
Apr-09	1.0000
May-09	1.0000
Jun-09	1.0000
Jul-09	1.0360
Aug-09	1.0360
Sep-09	1.0360
Oct-09	1.0733
Nov-09	1.0733
Dec-09	1.0733
Jan-10	1.1119
Feb-10	1.1119
Mar-10	1.1119
Apr-10	1.1119
May-10	1.1119
Jun-10	1.1119
Jul-10	1.1119
Aug-10	1.1119
Sep-10	1.1119
Oct-10	1.1099
Nov-10	1.1099
Dec-10	1.1099
Jan-11	1.1210
Feb-11	1.1210
Mar-11	1.1210
Apr-11	1.1658
May-11	1.1658
Jun-11	1.1658
Jul-11	1.2124
Aug-11	1.2124
Sep-11	1.2124
Oct-11	1.2124
Nov-11	1.2124
Dec-11	1.2124
Jan-12	1.2124
Feb-12	1.2124
Mar-12	1.2124
Apr-12	1.2124
May-12	1.2124
Jun-12	1.2124
Jul-12	1.2366
Aug-12	1.2366
Sep-12	1.2366
Oct-12	1.2737
Nov-12	1.2737
Dec-12	1.2737
Jan-13	1.3246
Feb-13	1.3246
Mar-13	1.3246

Industry Factor (SIC) Table
(Confidential and Proprietary Information)

SIC Code	Description	Proposed Factors
111	WHEAT	0.98
112	RICE	0.98
113	Cash Grains	0.98
115	CORN	0.98
116	SOYBEANS	0.98
119	CASH GRAINS, NOT ELSEWHERE CLASSIFIED	0.98
131	COTTON	0.98
132	TOBACCO	0.98
133	SUGARCANE AND SUGAR BEETS	0.98
134	IRISH POTATOES	0.98
135	Beef Cattle	0.98
136	Hogs	0.98
139	FIELD CROPS, EXCEPT CASH GRAINS, NOT ELSEWHERE CLASSIFIED	0.98
161	VEGETABLES AND MELONS	0.98
171	BERRY CROPS	0.98
172	GRAPES	0.98
173	TREE NUTS	0.98
174	CITRUS FRUITS	0.98
175	DECIDUOUS TREE FRUITS	0.98
179	FRUITS AND TREE NUTS, NOT ELSEWHERE CLASSIFIED	0.98
181	ORNAMENTAL FLORICULTURE AND NURSERY PRODUCTS	0.98
182	FOOD CROPS GROWN UNDER COVER	0.98
191	GENERAL FARMS, PRIMARILY CROP	0.98
211	BEEF CATTLE FEEDLOTS	1.07
212	BEEF CATTLE, EXCEPT FEEDLOTS	1.07
213	HOGS	1.07
214	SHEEP AND GOATS	1.07
219	GENERAL LIVESTOCK, EXCEPT DAIRY AND POULTRY	1.07
241	DAIRY FARMS	1.07
251	BROILER, FRYER, AND ROASTER CHICKENS	1.07
252	CHICKEN EGGS	1.07
253	TURKEYS AND TURKEY EGGS	1.07
254	POULTRY HATCHERIES	1.07
259	POULTRY AND EGGS, NOT ELSEWHERE CLASSIFIED	1.07
271	FUR-BEARING ANIMALS AND RABBITS	1.07
272	HORSES AND OTHER EQUINES	1.07
273	ANIMAL AQUACULTURE	1.07
279	ANIMAL SPECIALTIES, NOT ELSEWHERE CLASSIFIED	1.07
291	GENERAL FARMS, PRIMARILY LIVESTOCK AND ANIMAL SPECIALTIES	1.07
711	SOIL PREPARATION SERVICES	0.98
712	Cotton Ginnng,Compres	0.98
713	Grist Mills,Flour MI	0.98
714	Corn Shlg,Threshg Sv	0.98
715	Packg Of Fruits,Vegis	0.98
719	Agr Services Nec	0.98
721	CROP PLANTING, CULTIVATING, AND PROTECTING	0.98
722	CROP HARVESTING, PRIMARILY BY MACHINE	0.98
723	CROP PREPARATION SERVICES FOR MARKET, EXCEPT COTTON GINNING	0.98
724	COTTON GINNING	0.98
741	VETERINARY SERVICES FOR LIVESTOCK	0.98
742	VETERINARY SERVICES FOR ANIMAL SPECIALTIES	0.98
751	LIVESTOCK SERVICES, EXCEPT VETERINARY	0.98
752	ANIMAL SPECIALTY SERVICES, EXCEPT VETERINARY	0.98
761	FARM LABOR CONTRACTORS AND CREW LEADERS	0.98
762	FARM MANAGEMENT SERVICES	0.98
781	LANDSCAPE COUNSELING AND PLANNING	1.00

Industry Factor (SIC) Table
(Confidential and Proprietary Information)

SIC Code	Description	Proposed Factors
111	WHEAT	0.98
782	LAWN AND GARDEN SERVICES	0.98
783	ORNAMENTAL SHRUB AND TREE SERVICES	0.98
811	TIMBER TRACTS	1.03
821	Forest Nurs Seed Gath	1.03
822	Forest Nurseries	1.03
823	Tree Seed Gatg,Extra	1.03
831	FOREST NURSERIES AND GATHERING OF FOREST PRODUCTS	1.03
842	Gatg Barks,Gums	1.03
843	Extraction Pine Gum	1.03
849	Gathering Forest Pots	1.03
851	FORESTRY SERVICES	1.03
912	FINFISH	1.10
913	SHELLFISH	1.10
914	Whale Pots	1.10
919	MISCELLANEOUS MARINE PRODUCTS	1.10
921	FISH HATCHERIES AND PRESERVES	1.00
971	HUNTING AND TRAPPING, AND GAME PROPAGATION	1.03
1011	IRON ORES	1.15
1021	COPPER ORES	1.15
1031	LEAD AND ZINC ORES	1.15
1041	GOLD ORES	1.15
1042	Lode Gold	1.15
1043	Placer Gold	1.15
1044	SILVER ORES	1.15
1061	FERROALLOY ORES, EXCEPT VANADIUM	1.15
1062	Manganese Ores	1.15
1064	Tungsten Ores	1.15
1069	Ferroalloy Ores Nec	1.15
1081	METAL MINING SERVICES	1.15
1094	URANIUM-RADIUM-VANADIUM ORES	1.15
1099	MISCELLANEOUS METAL ORES, NOT ELSEWHERE CLASSIFIED	1.15
1221	BITUMINOUS COAL AND LIGNITE SURFACE MINING	1.15
1222	BITUMINOUS COAL UNDERGROUND MINING	1.15
1231	ANTHRACITE MINING	1.15
1241	COAL MINING SERVICES	1.15
1311	CRUDE PETROLEUM AND NATURAL GAS	1.00
1321	NATURAL GAS LIQUIDS	1.00
1381	DRILLING OIL AND GAS WELLS	1.00
1382	OIL AND GAS FIELD EXPLORATION SERVICES	1.00
1389	OIL AND GAS FIELD SERVICES, NOT ELSEWHERE CLASSIFIED	1.00
1411	DIMENSION STONE	1.03
1421	Crushed&Broken Stone	1.03
1422	CRUSHED AND BROKEN LIMESTONE	1.03
1423	CRUSHED AND BROKEN GRANITE	1.03
1429	CRUSHED AND BROKEN STONE, NOT ELSEWHERE CLASSIFIED	1.03
1442	CONSTRUCTION SAND AND GRAVEL	1.03
1446	INDUSTRIAL SAND	1.03
1455	KAOLIN AND BALL CLAY	1.03
1456	Feldspar	1.03
1459	CLAY, CERAMIC, AND REFRACTORY MINERALS, NOT ELSEWHERE CLASSIFIED	1.03
1474	POTASH, SODA, AND BORATE MINERALS	1.03
1475	PHOSPHATE ROCK	1.03
1476	Rock Salt	1.03
1477	Sulfur	1.03
1479	CHEMICAL AND FERTILIZER MINERAL MINING, NOT ELSEWHERE CLASSIFIED	1.03

Industry Factor (SIC) Table
(Confidential and Proprietary Information)

SIC Code	Description	Proposed Factors
111	WHEAT	0.98
1481	NONMETALLIC MINERALS SERVICES, EXCEPT FUELS	1.03
1492	Gypsum	1.03
1493	Mica	1.03
1494	Asphalt, Bitumens	1.03
1495	Pumice, Pumicite	1.03
1496	Talc, Saponin, Pyrophyll	1.03
1497	Abrasives, Ex Sand	1.03
1498	Peat	1.03
1499	MISCELLANEOUS NONMETALLIC MINERALS, EXCEPT FUELS	1.03
1521	GENERAL CONTRACTORS-SINGLE-FAMILY HOUSES	1.04
1522	GENERAL CONTRACTORS-RESIDENTIAL BUILDINGS, OTHER THAN SINGLE-FAMI	1.04
1531	OPERATIVE BUILDERS	1.09
1541	GENERAL CONTRACTORS-INDUSTRIAL BUILDINGS AND WAREHOUSES	1.02
1542	GENERAL CONTRACTORS-NONRESIDENTIAL BUILDINGS, OTHER THAN INDUSTRI	1.00
1611	HIGHWAY AND STREET CONSTRUCTION, EXCEPT ELEVATED HIGHWAYS	1.03
1622	BRIDGE, TUNNEL, AND ELEVATED HIGHWAY CONSTRUCTION	1.03
1623	WATER, SEWER, PIPELINE, AND COMMUNICATIONS AND POWER LINE CONSTRU	1.03
1629	HEAVY CONSTRUCTION, NOT ELSEWHERE CLASSIFIED	1.03
1711	PLUMBING, HEATING AND AIR-CONDITIONING	1.01
1721	PAINTING AND PAPER HANGING	1.01
1731	ELECTRICAL WORK	1.01
1741	MASONRY, STONE SETTING, AND OTHER STONE WORK	1.01
1742	PLASTERING, DRYWALL, ACOUSTICAL, AND INSULATION WORK	1.01
1743	TERRAZZO, TILE, MARBLE, AND MOSAIC WORK	1.01
1751	CARPENTRY WORK	1.01
1752	FLOOR LAYING AND OTHER FLOOR WORK, NOT ELSEWHERE CLASSIFIED	1.01
1761	ROOFING, SIDING, AND SHEET METAL WORK	1.01
1771	CONCRETE WORK	1.01
1781	WATER WELL DRILLING	1.01
1791	STRUCTURAL STEEL ERECTION	1.01
1793	GLASS AND GLAZING WORK	1.01
1794	EXCAVATION WORK	1.01
1795	WRECKING AND DEMOLITION WORK	1.01
1796	INSTALLATION OR ERECTION OF BUILDING EQUIPMENT, NOT ELSEWHERE CLA	1.01
1799	SPECIAL TRADE CONTRACTORS, NOT ELSEWHERE CLASSIFIED	1.01
2011	MEAT PACKING PLANTS	1.00
2013	SAUSAGES AND OTHER PREPARED MEAT PRODUCTS	1.00
2015	POULTRY SLAUGHTERING AND PROCESSING	1.00
2021	CREAMERY BUTTER	1.00
2022	NATURAL, PROCESSED, AND IMITATION CHEESE	1.00
2023	DRY, CONDENSED, AND EVAPORATED DAIRY PRODUCTS	1.00
2024	ICE CREAM AND FROZEN DESSERTS	1.00
2026	FLUID MILK	1.00
2031	Can, Cure Sea Foods	1.00
2032	CANNED SPECIALTIES	1.00
2033	CANNED FRUITS, VEGETABLES, PRESERVES, JAMS, AND JELLIES	1.00
2034	DRIED AND DEHYDRATED FRUITS, VEGETABLES, AND SOUP MIXES	1.00
2035	PICKLED FRUITS AND VEGETABLES, VEGETABLE SAUCES AND SEASONINGS, A	1.00
2036	Fresh Or Frozen Fish	1.00
2037	FROZEN FRUITS, FRUIT JUICES, AND VEGETABLES	0.98
2038	FROZEN SPECIALTIES, NOT ELSEWHERE CLASSIFIED	0.98
2041	FLOUR AND OTHER GRAIN MILL PRODUCTS	0.98
2042	Prep Fed Animal, Fdw	0.98
2043	CEREAL BREAKFAST FOODS	0.98
2044	RICE MILLING	0.98

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SIC Code	Description	Proposed Factors
111	WHEAT	0.98
2045	PREPARED FLOUR MIXES AND DOUGHS	0.98
2046	WET CORN MILLING	0.98
2047	DOG AND CAT FOOD	0.98
2048	PREPARED FEEDS AND FEED INGREDIENTS FOR ANIMALS AND FOWLS, EXCEPT	0.98
2051	BREAD AND OTHER BAKERY PRODUCTS, EXCEPT COOKIES AND CRACKERS	0.98
2052	COOKIES AND CRACKERS	0.98
2053	FROZEN BAKERY PRODUCTS, EXCEPT BREAD	0.98
2061	CANE SUGAR, EXCEPT REFINING	0.98
2062	CANE SUGAR REFINING	0.98
2063	BEET SUGAR	0.98
2064	CANDY AND OTHER CONFECTIONERY PRODUCTS	0.98
2065	Candy Confectry Pots	0.98
2066	CHOCOLATE AND COCOA PRODUCTS	0.98
2067	CHEWING GUM	0.98
2068	SALTED AND ROASTED NUTS AND SEEDS	0.98
2074	COTTONSEED OIL MILLS	0.98
2075	SOYBEAN OIL MILLS	0.98
2076	VEGETABLE OIL MILLS, EXCEPT CORN, COTTONSEED, AND SOYBEAN	0.98
2077	ANIMAL AND MARINE FATS AND OILS	0.98
2079	SHORTENING, TABLE OILS, MARGARINE, AND OTHER EDIBLE FATS AND OILS	0.98
2082	MALT BEVERAGES	0.98
2083	MALT	0.98
2084	WINES, BRANDY, AND BRANDY SPIRITS	0.98
2085	DISTILLED AND BLENDED LIQUORS	0.98
2086	BOTTLED AND CANNED SOFT DRINKS AND CARBONATED WATERS	0.98
2087	FLAVORING EXTRACTS AND FLAVORING SYRUPS, NOT ELSEWHERE CLASSIFIED	0.98
2091	CANNED AND CURED FISH AND SEAFOODS	0.98
2092	PREPARED FRESH OR FROZEN FISH AND SEAFOODS	0.98
2095	ROASTED COFFEE	0.98
2096	POTATO CHIPS, CORN CHIPS, AND SIMILAR SNACKS	0.98
2097	MANUFACTURED ICE	0.98
2098	MACARONI, SPAGHETTI, VERMICELLI, AND NOODLES	0.98
2099	FOOD PREPARATIONS, NOT ELSEWHERE CLASSIFIED	0.98
2111	CIGARETTES	1.00
2121	CIGARS	1.00
2131	CHEWING AND SMOKING TOBACCO AND SNUFF	1.00
2141	TOBACCO STEMMING AND REDRYING	1.00
2211	BROADWOVEN FABRIC MILLS, COTTON	1.00
2221	BROADWOVEN FABRIC MILLS, MANMADE FIBER AND SILK	1.00
2231	BROADWOVEN FABRIC MILLS, WOOL (INCLUDING DYEING AND FINISHING)	1.00
2241	NARROW FABRIC AND OTHER SMALLWARES MILLS: COTTON, WOOL, SILK, AND	1.00
2251	WOMEN'S FULL-LENGTH AND KNEE-LENGTH HOSIERY, EXCEPT SOCKS	1.00
2252	HOSIERY, NOT ELSEWHERE CLASSIFIED	1.00
2253	KNIT OUTERWEAR MILLS	1.00
2254	KNIT UNDERWEAR AND NIGHTWEAR MILLS	1.00
2256	Kn17Ting Mills Nec	1.00
2257	WEFT KNIT FABRIC MILLS	1.00
2258	LACE AND WARP KNIT FABRIC MILLS	1.00
2259	KNITTING MILLS, NOT ELSEWHERE CLASSIFIED	1.00
2261	FINISHERS OF BROADWOVEN FABRICS OF COTTON	1.00
2262	FINISHERS OF BROADWOVEN FABRICS OF MANMADE FIBER AND SILK	1.00
2269	FINISHERS OF TEXTILES, NOT ELSEWHERE CLASSIFIED	1.00
2273	CARPETS AND RUGS	1.00
2281	YARN SPINNING MILLS	1.00
2282	YARN TEXTURIZING, THROWING, TWISTING, AND WINDING MILLS	1.00

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SIC Code	Description	Proposed Factors
111	WHEAT	0.98
2284	THREAD MILLS	1.00
2295	COATED FABRICS, NOT RUBBERIZED	1.00
2296	TIRE CORD AND FABRICS	1.00
2297	NONWOVEN FABRICS	1.00
2298	CORDAGE AND TWINE	1.00
2299	TEXTILE GOODS, NOT ELSEWHERE CLASSIFIED	1.00
2311	MEN'S AND BOYS' SUITS, COATS, AND OVERCOATS	0.98
2321	MEN'S AND BOYS' SHIRTS, EXCEPT WORK SHIRTS	0.98
2322	MEN'S AND BOYS' UNDERWEAR AND NIGHTWEAR	0.98
2323	MEN'S AND BOYS' NECKWEAR	0.98
2325	MEN'S AND BOYS' SEPARATE TROUSERS AND SLACKS	0.98
2326	MEN'S AND BOYS' WORK CLOTHING	0.98
2327	Mens & Boystrousers	0.98
2328	Mens & Boys Clothing	0.98
2329	MEN'S AND BOYS' CLOTHING, NOT ELSEWHERE CLASSIFIED	0.98
2331	WOMEN'S, MISSES', AND JUNIORS' BLOUSES AND SHIRTS	0.98
2335	WOMEN'S, MISSES', AND JUNIORS' DRESSES	0.98
2337	WOMEN'S, MISSES', AND JUNIORS' SUITS, SKIRTS, AND COATS	0.98
2339	WOMEN'S, MISSES', AND JUNIORS' OUTERWEAR, NOT ELSEWHERE CLASSIFIE	0.98
2341	WOMEN'S, MISSES', CHILDREN'S, AND INFANTS' UNDERWEAR AND NIGHTWEA	0.98
2342	BRASSIERES, GIRDLES, AND ALLIED GARMENTS	0.98
2353	HATS, CAPS, AND MILLINERY	0.98
2361	GIRLS', CHILDREN'S, AND INFANTS' DRESSES, BLOUSES, AND SHIRTS	0.98
2363	Childrens Coats	0.98
2369	GIRLS', CHILDREN'S, AND INFANTS' OUTERWEAR, NOT ELSEWHERE CLASSIF	0.98
2371	FUR GOODS	1.00
2381	DRESS AND WORK GLOVES, EXCEPT KNIT AND ALL-LEATHER	1.00
2384	ROBES AND DRESSING GOWNS	1.00
2385	WATERPROOF OUTERWEAR	1.00
2386	LEATHER AND SHEEP-LINED CLOTHING	1.00
2387	APPAREL BELTS	1.00
2389	APPAREL AND ACCESSORIES, NOT ELSEWHERE CLASSIFIED	1.00
2391	CURTAINS AND DRAPERIES	1.00
2392	HOUSEFURNISHINGS, EXCEPT CURTAINS AND DRAPERIES	1.00
2393	TEXTILE BAGS	1.00
2394	CANVAS AND RELATED PRODUCTS	1.00
2395	PLEATING, DECORATIVE AND NOVELTY STITCHING, AND TUCKING FOR THE T	1.00
2396	AUTOMOTIVE TRIMMINGS, APPAREL FINDINGS, AND RELATED PRODUCTS	1.00
2397	SCHIFFLI MACHINE EMBROIDERIES	1.00
2399	FABRICATED TEXTILE PRODUCTS, NOT ELSEWHERE CLASSIFIED	1.00
2411	LOGGING	1.00
2421	SAWMILLS AND PLANING MILLS, GENERAL	1.00
2426	HARDWOOD DIMENSION AND FLOORING MILLS	1.00
2429	SPECIAL PRODUCT SAWMILLS, NOT ELSEWHERE CLASSIFIED	1.00
2431	MILLWORK	1.03
2434	WOOD KITCHEN CABINETS	0.97
2435	HARDWOOD VENEER AND PLYWOOD	0.97
2436	SOFTWOOD VENEER AND PLYWOOD	0.97
2439	STRUCTURAL WOOD MEMBERS, NOT ELSEWHERE CLASSIFIED	0.97
2441	NAILED AND LOCK CORNER WOOD BOXES AND SHOOK	0.97
2442	Wirebound Boxes.Crate	0.97
2443	Veneer,Plyad Cntaner	0.97
2445	Cooperage	0.97
2448	WOOD PALLETS AND SKIDS	0.97
2449	WOOD CONTAINERS, NOT ELSEWHERE CLASSIFIED	0.97

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SIC Code	Description	Proposed Factors
111	WHEAT	0.98
2451	MOBILE HOMES	0.97
2452	PREFABRICATED WOOD BUILDINGS AND COMPONENTS	0.97
2491	WOOD PRESERVING	0.97
2492	Particleboard	0.97
2493	RECONSTITUTED WOOD PRODUCTS	0.97
2499	WOOD PRODUCTS, NOT ELSEWHERE CLASSIFIED	0.97
2511	WOOD HOUSEHOLD FURNITURE, EXCEPT UPHOLSTERED	0.97
2512	WOOD HOUSEHOLD FURNITURE, UPHOLSTERED	0.97
2514	METAL HOUSEHOLD FURNITURE	0.97
2515	MATTRESSES, FOUNDATIONS, AND CONVERTIBLE BEDS	0.97
2517	WOOD TELEVISION, RADIO, PHONOGRAPH, AND SEWING MACHINE CABINETS	0.97
2519	HOUSEHOLD FURNITURE, NOT ELSEWHERE CLASSIFIED	0.97
2521	WOOD OFFICE FURNITURE	0.97
2522	OFFICE FURNITURE, EXCEPT WOOD	0.97
2531	PUBLIC BUILDING AND RELATED FURNITURE	0.97
2541	WOOD OFFICE AND STORE FIXTURES, PARTITIONS, SHELVING, AND LOCKERS	0.97
2542	OFFICE AND STORE FIXTURES, PARTITIONS, SHELVING, AND LOCKERS, EXC	0.97
2591	DRAPERY HARDWARE AND WINDOW BLINDS AND SHADES	0.97
2599	FURNITURE AND FIXTURES, NOT ELSEWHERE CLASSIFIED	0.97
2611	PULP MILLS	1.03
2621	PAPER MILLS	1.03
2631	PAPERBOARD MILLS	1.03
2652	SETUP PAPERBOARD BOXES	1.03
2653	CORRUGATED AND SOLID FIBER BOXES	1.03
2654	Sanitary Food Cntane	1.03
2655	FIBER CANS, TUBES, DRUMS, AND SIMILAR PRODUCTS	1.03
2656	SANITARY FOOD CONTAINERS, EXCEPT FOLDING	1.03
2657	FOLDING PAPERBOARD BOXES, INCLUDING SANITARY	1.03
2671	PACKAGING PAPER AND PLASTICS FILM, COATED AND LAMINATED	1.03
2672	COATED AND LAMINATED PAPER, NOT ELSEWHERE CLASSIFIED	1.03
2673	PLASTICS, FOIL, AND COATED PAPER BAGS	1.03
2674	UNCOATED PAPER AND MULTIWALL BAGS	1.03
2675	DIE-CUT PAPER AND PAPERBOARD AND CARDBOARD	1.03
2676	SANITARY PAPER PRODUCTS	1.03
2677	ENVELOPES	1.03
2678	STATIONERY, TABLETS, AND RELATED PRODUCTS	1.03
2679	CONVERTED PAPER AND PAPERBOARD PRODUCTS, NOT ELSEWHERE CLASSIFIED	1.03
2711	NEWSPAPERS: PUBLISHING, OR PUBLISHING AND PRINTING	1.00
2721	PERIODICALS: PUBLISHING, OR PUBLISHING AND PRINTING	1.00
2731	BOOKS: PUBLISHING, OR PUBLISHING AND PRINTING	1.00
2732	BOOK PRINTING	1.00
2741	MISCELLANEOUS PUBLISHING	1.00
2751	Coml Prtg Ltrprs Scrn	1.00
2752	COMMERCIAL PRINTING, LITHOGRAPHIC	1.00
2753	Engravg,Plate Printg	1.00
2754	COMMERCIAL PRINTING, GRAVURE	1.00
2759	COMMERCIAL PRINTING, NOT ELSEWHERE CLASSIFIED	1.00
2761	MANIFOLD BUSINESS FORMS	1.00
2771	GREETING CARDS	1.00
2782	BLANKBOOKS, LOOSELEAF BINDERS AND DEVICES	1.00
2789	BOOKBINDING AND RELATED WORK	1.00
2791	TYPESETTING	1.00
2793	Photoengraving	1.00
2794	Electrotyg Steretypg	1.00
2795	Litho Platemaking Svc	1.00

Industry Factor (SIC) Table
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SIC Code	Description	Proposed Factors
111	WHEAT	0.98
2796	PLATEMAKING AND RELATED SERVICES	1.00
2812	ALKALIES AND CHLORINE	1.00
2813	INDUSTRIAL GASES	1.00
2815	Inmedia Coal Tar Pdt	1.00
2816	INORGANIC PIGMENTS	1.00
2818	Organic Chems Nec	1.00
2819	INDUSTRIAL INORGANIC CHEMICALS, NOT ELSEWHERE CLASSIFIED	1.00
2821	PLASTICS MATERIALS, SYNTHETIC RESINS, AND NONVULCANIZABLE ELASTOM	1.00
2822	SYNTHETIC RUBBER (VULCANIZABLE ELASTOMERS)	1.00
2823	CELLULOSIC MANMADE FIBERS	1.00
2824	MANMADE ORGANIC FIBERS, EXCEPT CELLULOSIC	1.00
2833	MEDICINAL CHEMICALS AND BOTANICAL PRODUCTS	1.04
2834	PHARMACEUTICAL PREPARATIONS	1.04
2835	IN VITRO AND IN VIVO DIAGNOSTIC SUBSTANCES	1.00
2836	BIOLOGICAL PRODUCTS, EXCEPT DIAGNOSTIC SUBSTANCES	1.00
2841	SOAP AND OTHER DETERGENTS, EXCEPT SPECIALTY CLEANERS	0.98
2842	SPECIALTY CLEANING, POLISHING, AND SANITATION PREPARATIONS	0.98
2843	SURFACE ACTIVE AGENTS, FINISHING AGENTS, SULFONATED OILS, AND ASS	0.98
2844	PERFUMES, COSMETICS, AND OTHER TOILET PREPARATIONS	0.98
2851	PAINTS, VARNISHES, LACQUERS, ENAMELS, AND ALLIED PRODUCTS	0.98
2861	GUM AND WOOD CHEMICALS	0.98
2865	CYCLIC ORGANIC CRUDES AND INTERMEDIATES, AND ORGANIC DYES AND PIG	0.98
2869	INDUSTRIAL ORGANIC CHEMICALS, NOT ELSEWHERE CLASSIFIED	0.98
2873	NITROGENOUS FERTILIZERS	0.98
2874	PHOSPHATIC FERTILIZERS	0.98
2875	FERTILIZERS, MIXING ONLY	0.98
2879	PESTICIDES AND AGRICULTURAL CHEMICALS, NOT ELSEWHERE CLASSIFIED	0.98
2891	ADHESIVES AND SEALANTS	0.95
2892	EXPLOSIVES	0.95
2893	PRINTING INK	0.95
2895	CARBON BLACK	0.95
2899	CHEMICALS AND CHEMICAL PREPARATIONS, NOT ELSEWHERE CLASSIFIED	0.95
2911	PETROLEUM REFINING	1.03
2951	ASPHALT PAVING MIXTURES AND BLOCKS	1.03
2952	ASPHALT FELTS AND COATINGS	1.03
2992	LUBRICATING OILS AND GREASES	1.03
2999	PRODUCTS OF PETROLEUM AND COAL, NOT ELSEWHERE CLASSIFIED	1.03
3011	TIRES AND INNER TUBES	0.98
3021	RUBBER AND PLASTICS FOOTWEAR	0.98
3031	Reclaimed Rubber	0.98
3041	Rubberiplastic Hose	0.98
3052	RUBBER AND PLASTICS HOSE AND BELTING	0.98
3053	GASKETS, PACKING, AND SEALING DEVICES	0.98
3061	MOLDED, EXTRUDED, AND LATHE-CUT MECHANICAL RUBBER GOODS	0.98
3069	FABRICATED RUBBER PRODUCTS, NOT ELSEWHERE CLASSIFIED	0.98
3081	UNSUPPORTED PLASTICS FILM AND SHEET	0.96
3082	UNSUPPORTED PLASTICS PROFILE SHAPES	0.96
3083	LAMINATED PLASTICS PLATE, SHEET, AND PROFILE SHAPES	0.96
3084	PLASTICS PIPE	0.96
3085	PLASTICS BOTTLES	0.96
3086	PLASTICS FOAM PRODUCTS	0.96
3087	CUSTOM COMPOUNDING OF PURCHASED PLASTICS RESINS	0.96
3088	PLASTICS PLUMBING FIXTURES	0.96
3089	PLASTICS PRODUCTS, NOT ELSEWHERE CLASSIFIED	0.96
3111	LEATHER TANNING AND FINISHING	1.00

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111	WHEAT	0.98
3131	BOOT AND SHOE CUT STOCK AND FINDINGS	1.00
3141	Shoes Except Rubber	1.00
3142	HOUSE SLIPPERS	1.00
3143	MEN'S FOOTWEAR, EXCEPT ATHLETIC	1.00
3144	WOMEN'S FOOTWEAR, EXCEPT ATHLETIC	1.00
3149	FOOTWEAR, EXCEPT RUBBER, NOT ELSEWHERE CLASSIFIED	1.00
3151	LEATHER GLOVES AND MITTENS	1.00
3161	LUGGAGE	1.00
3171	WOMEN'S HANDBAGS AND PURSES	1.00
3172	PERSONAL LEATHER GOODS, EXCEPT WOMEN'S HANDBAGS AND PURSES	1.00
3199	LEATHER GOODS, NOT ELSEWHERE CLASSIFIED	1.00
3211	FLAT GLASS	1.02
3221	GLASS CONTAINERS	1.02
3229	PRESSED AND BLOWN GLASS AND GLASSWARE, NOT ELSEWHERE CLASSIFIED	1.02
3231	GLASS PRODUCTS, MADE OF PURCHASED GLASS	1.02
3241	CEMENT, HYDRAULIC	1.02
3251	BRICK AND STRUCTURAL CLAY TILE	1.02
3253	CERAMIC WALL AND FLOOR TILE	1.02
3255	CLAY REFRACTORIES	1.02
3259	STRUCTURAL CLAY PRODUCTS, NOT ELSEWHERE CLASSIFIED	1.02
3261	VITREOUS CHINA PLUMBING FIXTURES AND CHINA AND EARTHENWARE FITTING	1.02
3262	VITREOUS CHINA TABLE AND KITCHEN ARTICLES	1.02
3263	FINE EARTHENWARE (WHITEWARE) TABLE AND KITCHEN ARTICLES	1.02
3264	PORCELAIN ELECTRICAL SUPPLIES	1.02
3269	POTTERY PRODUCTS, NOT ELSEWHERE CLASSIFIED	1.02
3271	CONCRETE BLOCK AND BRICK	1.02
3272	CONCRETE PRODUCTS, EXCEPT BLOCK AND BRICK	1.02
3273	READY-MIXED CONCRETE	1.02
3274	LIME	1.02
3275	GYPSUM PRODUCTS	1.02
3281	CUT STONE AND STONE PRODUCTS	1.02
3291	ABRASIVE PRODUCTS	1.02
3292	ASBESTOS PRODUCTS	1.02
3295	MINERALS AND EARTHS, GROUND OR OTHERWISE TREATED	1.02
3296	MINERAL WOOL	1.02
3297	NONCLAY REFRACTORIES	1.02
3299	NONMETALLIC MINERAL PRODUCTS, NOT ELSEWHERE CLASSIFIED	1.02
3312	STEEL WORKS, BLAST FURNACES (INCLUDING COKE OVENS), AND ROLLING MILLS	1.04
3313	ELECTROMETALLURGICAL PRODUCTS, EXCEPT STEEL	1.04
3315	STEEL WIREDRAWING AND STEEL NAILS AND SPIKES	1.04
3316	COLD-ROLLED STEEL SHEET, STRIP, AND BARS	1.04
3317	STEEL PIPE AND TUBES	1.04
3321	GRAY AND DUCTILE IRON FOUNDRIES	1.04
3322	MALLEABLE IRON FOUNDRIES	1.04
3323	Steel Foundries	1.04
3324	STEEL INVESTMENT FOUNDRIES	1.04
3325	STEEL FOUNDRIES, NOT ELSEWHERE CLASSIFIED	1.04
3331	PRIMARY SMELTING AND REFINING OF COPPER	1.04
3332	Primary Lead	1.04
3333	Primary Zinc	1.04
3334	PRIMARY PRODUCTION OF ALUMINUM	1.04
3339	PRIMARY SMELTING AND REFINING OF NONFERROUS METALS, EXCEPT COPPER	1.04
3341	SECONDARY SMELTING AND REFINING OF NONFERROUS METALS	1.04
3351	ROLLING, DRAWING, AND EXTRUDING OF COPPER	1.04
3352	Alum Rolling, Drawing	1.04

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111	WHEAT	0.98
3353	ALUMINUM SHEET, PLATE, AND FOIL	1.04
3354	ALUMINUM EXTRUDED PRODUCTS	1.04
3355	ALUMINUM ROLLING AND DRAWING, NOT ELSEWHERE CLASSIFIED	1.04
3356	ROLLING, DRAWING, AND EXTRUDING OF NONFERROUS METALS, EXCEPT COPP	1.04
3357	DRAWING AND INSULATING OF NONFERROUS WIRE	1.04
3363	ALUMINUM DIE-CASTINGS	1.04
3364	NONFERROUS DIE-CASTINGS, EXCEPT ALUMINUM	1.04
3365	ALUMINUM FOUNDRIES	1.04
3366	COPPER FOUNDRIES	1.04
3369	NONFERROUS FOUNDRIES, EXCEPT ALUMINUM AND COPPER	1.04
3398	METAL HEAT TREATING	1.04
3399	PRIMARY METAL PRODUCTS, NOT ELSEWHERE CLASSIFIED	1.04
3411	METAL CANS	0.94
3412	METAL SHIPPING BARRELS, DRUMS, KEGS, AND PAILS	0.94
3421	CUTLERY	0.94
3423	HAND AND EDGE TOOLS, EXCEPT MACHINE TOOLS AND HANDSAWS	0.94
3425	SAW BLADES AND HANDSAWS	0.94
3429	HARDWARE, NOT ELSEWHERE CLASSIFIED	0.94
3431	ENAMELED IRON AND METAL SANITARY WARE	0.94
3432	PLUMBING FIXTURE FITTINGS AND TRIM	0.94
3433	HEATING EQUIPMENT, EXCEPT ELECTRIC AND WARM AIR FURNACES	0.94
3441	FABRICATED STRUCTURAL METAL	0.94
3442	METAL DOORS, SASH, FRAMES, MOLDING, AND TRIM	1.00
3443	FABRICATED PLATE WORK (BOILER SHOPS)	0.98
3444	SHEET METALWORK	0.98
3446	ARCHITECTURAL AND ORNAMENTAL METALWORK	0.98
3448	PREFABRICATED METAL BUILDINGS AND COMPONENTS	0.98
3449	MISCELLANEOUS STRUCTURAL METALWORK	0.98
3451	SCREW MACHINE PRODUCTS	0.98
3452	BOLTS, NUTS, SCREWS, RIVETS, AND WASHERS	0.98
3462	IRON AND STEEL FORGINGS	0.98
3463	NONFERROUS FORGINGS	0.98
3465	AUTOMOTIVE STAMPINGS	0.98
3466	CROWNS AND CLOSURES	0.98
3469	METAL STAMPINGS, NOT ELSEWHERE CLASSIFIED	0.98
3471	ELECTROPLATING, PLATING, POLISHING, ANODIZING, AND COLORING	0.98
3479	COATING, ENGRAVING, AND ALLIED SERVICES, NOT ELSEWHERE CLASSIFIED	0.98
3482	SMALL ARMS AMMUNITION	0.98
3483	AMMUNITION, EXCEPT FOR SMALL ARMS	0.98
3484	SMALL ARMS	0.98
3489	ORDNANCE AND ACCESSORIES, NOT ELSEWHERE CLASSIFIED	0.98
3491	INDUSTRIAL VALVES	0.97
3492	FLUID POWER VALVES AND HOSE FITTINGS	0.97
3493	STEEL SPRINGS, EXCEPT WIRE	0.97
3494	VALVES AND PIPE FITTINGS, NOT ELSEWHERE CLASSIFIED	0.97
3495	WIRE SPRINGS	0.97
3496	MISCELLANEOUS FABRICATED WIRE PRODUCTS	0.97
3497	METAL FOIL AND LEAF	0.97
3498	FABRICATED PIPE AND PIPE FITTINGS	0.97
3499	FABRICATED METAL PRODUCTS, NOT ELSEWHERE CLASSIFIED	0.97
3511	STEAM, GAS, AND HYDRAULIC TURBINES, AND TURBINE GENERATOR SET UNI	0.97
3519	INTERNAL COMBUSTION ENGINES, NOT ELSEWHERE CLASSIFIED	0.97
3523	FARM MACHINERY AND EQUIPMENT	0.97
3524	LAWN AND GARDEN TRACTORS AND HOME LAWN AND GARDEN EQUIPMENT	0.97
3531	CONSTRUCTION MACHINERY AND EQUIPMENT	0.98

Industry Factor (SIC) Table
(Confidential and Proprietary Information)

SIC Code	Description	Proposed Factors
111	WHEAT	0.98
3532	MINING MACHINERY AND EQUIPMENT, EXCEPT OIL AND GAS FIELD MACHINER	0.98
3533	OIL AND GAS FIELD MACHINERY AND EQUIPMENT	0.98
3534	ELEVATORS AND MOVING STAIRWAYS	0.98
3535	CONVEYORS AND CONVEYING EQUIPMENT	0.98
3536	OVERHEAD TRAVELING CRANES, HOISTS, AND MONORAIL SYSTEMS	0.98
3537	INDUSTRIAL TRUCKS, TRACTORS, TRAILERS, AND STACKERS	0.98
3541	MACHINE TOOLS, METAL CUTTING TYPES	0.95
3542	MACHINE TOOLS, METAL FORMING TYPES	0.95
3543	INDUSTRIAL PATTERNS	0.95
3544	SPECIAL DIES AND TOOLS, DIE SETS, JIGS AND FIXTURES, AND INDUSTRI	0.95
3545	CUTTING TOOLS, MACHINE TOOL ACCESSORIES, AND MACHINISTS' PRECISIO	0.95
3546	POWER-DRIVEN HANDTOOLS	0.95
3547	ROLLING MILL MACHINERY AND EQUIPMENT	0.95
3548	ELECTRIC AND GAS WELDING AND SOLDERING EQUIPMENT	0.95
3549	METALWORKING MACHINERY, NOT ELSEWHERE CLASSIFIED	0.95
3552	TEXTILE MACHINERY	0.95
3553	WOODWORKING MACHINERY	0.95
3554	PAPER INDUSTRIES MACHINERY	0.95
3555	PRINTING TRADES MACHINERY AND EQUIPMENT	0.95
3556	FOOD PRODUCTS MACHINERY	0.95
3559	SPECIAL INDUSTRY MACHINERY, NOT ELSEWHERE CLASSIFIED	0.95
3561	PUMPS AND PUMPING EQUIPMENT	0.95
3562	BALL AND ROLLER BEARINGS	0.95
3563	AIR AND GAS COMPRESSORS	0.95
3564	INDUSTRIAL AND COMMERCIAL FANS AND BLOWERS AND AIR PURIFICATION E	0.95
3565	PACKAGING MACHINERY	0.95
3566	SPEED CHANGERS, INDUSTRIAL HIGH-SPEED DRIVES, AND GEARS	0.95
3567	INDUSTRIAL PROCESS FURNACES AND OVENS	0.95
3568	MECHANICAL POWER TRANSMISSION EQUIPMENT, NOT ELSEWHERE CLASSIFIED	0.95
3569	GENERAL INDUSTRIAL MACHINERY AND EQUIPMENT, NOT ELSEWHERE CLASSIF	0.95
3571	ELECTRONIC COMPUTERS	0.95
3572	COMPUTER STORAGE DEVICES	0.95
3573	Elec Computing Eqpt	0.95
3574	Calcuatgiacctg Mach	0.95
3575	COMPUTER TERMINALS	0.95
3576	Scales.Balances	0.95
3577	COMPUTER PERIPHERAL EQUIPMENT, NOT ELSEWHERE CLASSIFIED	0.95
3578	CALCULATING AND ACCOUNTING MACHINES, EXCEPT ELECTRONIC COMPUTERS	0.95
3579	OFFICE MACHINES, NOT ELSEWHERE CLASSIFIED	0.95
3581	AUTOMATIC VENDING MACHINES	0.95
3582	COMMERCIAL LAUNDRY, DRYCLEANING, AND PRESSING MACHINES	0.95
3585	AIR-CONDITIONING AND WARM AIR HEATING EQUIPMENT AND COMMERCIAL AN	0.95
3586	MEASURING AND DISPENSING PUMPS	0.95
3589	SERVICE INDUSTRY MACHINERY, NOT ELSEWHERE CLASSIFIED	0.95
3592	CARBURETORS, PISTONS, PISTON RINGS, AND VALVES	0.95
3593	FLUID POWER CYLINDERS AND ACTUATORS	0.95
3594	FLUID POWER PUMPS AND MOTORS	0.95
3596	SCALES AND BALANCES, EXCEPT LABORATORY	0.95
3599	INDUSTRIAL AND COMMERCIAL MACHINERY AND EQUIPMENT, NOT ELSEWHERE	0.95
3612	POWER, DISTRIBUTION, AND SPECIALTY TRANSFORMERS	0.99
3613	SWITCHGEAR AND SWITCHBOARD APPARATUS	0.99
3621	MOTORS AND GENERATORS	0.99
3622	Industrial Controls	0.99
3623	Welding Apparatus	0.99
3624	CARBON AND GRAPHITE PRODUCTS	0.99

Industry Factor (SIC) Table
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SIC Code	Description	Proposed Factors
111	WHEAT	0.98
3625	RELAYS AND INDUSTRIAL CONTROLS	0.99
3629	ELECTRICAL INDUSTRIAL APPARATUS, NOT ELSEWHERE CLASSIFIED	0.99
3631	HOUSEHOLD COOKING EQUIPMENT	0.99
3632	HOUSEHOLD REFRIGERATORS AND HOME AND FARM FREEZERS	0.99
3633	HOUSEHOLD LAUNDRY EQUIPMENT	0.99
3634	ELECTRIC HOUSEWARES AND FANS	0.99
3635	HOUSEHOLD VACUUM CLEANERS	0.99
3636	Sewingmachines	0.99
3639	HOUSEHOLD APPLIANCES, NOT ELSEWHERE CLASSIFIED	0.99
3641	ELECTRIC LAMP BULBS AND TUBES	0.99
3642	Lighting Fixtures	0.99
3643	CURRENT-CARRYING WIRING DEVICES	0.99
3644	NONCURRENT-CARRYING WIRING DEVICES	0.99
3645	RESIDENTIAL ELECTRIC LIGHTING FIXTURES	0.99
3646	COMMERCIAL, INDUSTRIAL, AND INSTITUTIONAL ELECTRIC LIGHTING FIXTU	0.99
3647	VEHICULAR LIGHTING EQUIPMENT	0.99
3648	LIGHTING EQUIPMENT, NOT ELSEWHERE CLASSIFIED	0.99
3651	HOUSEHOLD AUDIO AND VIDEO EQUIPMENT	0.99
3652	PHONOGRAPH RECORDS AND PRERECORDED AUDIO TAPES AND DISKS	0.99
3661	TELEPHONE AND TELEGRAPH APPARATUS	0.99
3662	Radio &Tv Commn Eop	0.99
3663	RADIO AND TELEVISION BROADCASTING AND COMMUNICATIONS EQUIPMENT	0.99
3669	COMMUNICATIONS EQUIPMENT, NOT ELSEWHERE CLASSIFIED	0.99
3671	ELECTRON TUBES	0.99
3672	PRINTED CIRCUIT BOARDS	0.99
3673	Elec Tude,Transmittg	0.99
3674	SEMICONDUCTORS AND RELATED DEVICES	0.99
3675	ELECTRONIC CAPACITORS	0.99
3676	ELECTRONIC RESISTORS	0.99
3677	ELECTRONIC COILS, TRANSFORMERS, AND OTHER INDUCTORS	0.99
3678	ELECTRONIC CONNECTORS	0.99
3679	ELECTRONIC COMPONENTS, NOT ELSEWHERE CLASSIFIED	0.99
3691	STORAGE BATTERIES	0.99
3692	PRIMARY BATTERIES, DRY AND WET	0.99
3693	X-Ray Apparatusjube	0.99
3694	ELECTRICAL EQUIPMENT FOR INTERNAL COMBUSTION ENGINES	0.99
3695	MAGNETIC AND OPTICAL RECORDING MEDIA	0.99
3699	ELECTRICAL MACHINERY, EQUIPMENT, AND SUPPLIES, NOT ELSEWHERE CLAS	0.99
3711	MOTOR VEHICLES AND PASSENGER CAR BODIES	1.00
3712	Passenger Car Bodies	1.00
3713	TRUCK AND BUS BODIES	1.00
3714	MOTOR VEHICLE PARTS AND ACCESSORIES	1.00
3715	TRUCK TRAILERS	1.00
3716	MOTOR HOMES	1.00
3721	AIRCRAFT	0.95
3722	Aircraft Eng,Eng Par	0.95
3723	Aircraft Prpeller.Pa	0.95
3724	AIRCRAFT ENGINES AND ENGINE PARTS	0.95
3728	AIRCRAFT PARTS AND AUXILIARY EQUIPMENT, NOT ELSEWHERE CLASSIFIED	0.95
3731	SHIP BUILDING AND REPAIRING	0.95
3732	BOAT BUILDING AND REPAIRING	0.95
3743	RAILROAD EQUIPMENT	0.95
3751	MOTORCYCLES, BICYCLES, AND PARTS	0.95
3761	GUIDED MISSILES AND SPACE VEHICLES	0.95
3764	GUIDED MISSILE AND SPACE VEHICLE PROPULSION UNITS AND PROPULSION	0.95

Industry Factor (SIC) Table
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SIC Code	Description	Proposed Factors
111	WHEAT	0.98
3769	GUIDED MISSILE AND SPACE VEHICLE PARTS AND AUXILIARY EQUIPMENT, N	0.95
3792	TRAVEL TRAILERS AND CAMPERS	0.95
3795	TANKS AND TANK COMPONENTS	0.95
3799	TRANSPORTATION EQUIPMENT, NOT ELSEWHERE CLASSIFIED	0.95
3812	SEARCH, DETECTION, NAVIGATION, GUIDANCE, AERONAUTICAL, AND NAUTIC	0.94
3821	LABORATORY APPARATUS AND FURNITURE	1.01
3822	AUTOMATIC CONTROLS FOR REGULATING RESIDENTIAL AND COMMERCIAL ENVI	1.01
3823	INDUSTRIAL INSTRUMENTS FOR MEASUREMENT, DISPLAY, AND CONTROL OF P	1.01
3824	TOTALIZING FLUID METERS AND COUNTING DEVICES	1.01
3825	INSTRUMENTS FOR MEASURING AND TESTING OF ELECTRICITY AND ELECTRIC	1.01
3826	LABORATORY ANALYTICAL INSTRUMENTS	1.01
3827	OPTICAL INSTRUMENTS AND LENSES	1.01
3829	MEASURING AND CONTROLLING DEVICES, NOT ELSEWHERE CLASSIFIED	1.01
3841	SURGICAL AND MEDICAL INSTRUMENTS AND APPARATUS	1.01
3842	ORTHOPEDIC, PROSTHETIC, AND SURGICAL APPLIANCES AND SUPPLIES	1.01
3843	DENTAL EQUIPMENT AND SUPPLIES	1.01
3844	X-RAY APPARATUS AND TUBES AND RELATED IRRADIATION APPARATUS	1.01
3845	ELECTROMEDICAL AND ELECTROTHERAPEUTIC APPARATUS	1.01
3851	OPHTHALMIC GOODS	1.01
3861	PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	0.94
3873	WATCHES, CLOCKS, CLOCKWORK OPERATED DEVICES, AND PARTS	0.94
3911	JEWELRY, PRECIOUS METAL	0.94
3912	Jewfinogs.Materiials	0.94
3913	Lapidary Work	0.94
3914	SILVERWARE, PLATED WARE, AND STAINLESS STEEL WARE	0.94
3915	JEWELERS' FINDINGS AND MATERIALS, AND LAPIDARY WORK	0.94
3931	MUSICAL INSTRUMENTS	1.00
3942	DOLLS AND STUFFED TOYS	1.00
3943	Chld Vehicle Ex Bike	1.00
3944	GAMES, TOYS, AND CHILDREN'S VEHICLES, EXCEPT DOLLS AND BICYCLES	1.00
3949	SPORTING AND ATHLETIC GOODS, NOT ELSEWHERE CLASSIFIED	1.00
3951	PENS, MECHANICAL PENCILS, AND PARTS	0.97
3952	LEAD PENCILS, CRAYONS, AND ARTISTS' MATERIALS	0.97
3953	MARKING DEVICES	0.97
3955	CARBON PAPER AND INKED RIBBONS	0.97
3961	COSTUME JEWELRY AND COSTUME NOVELTIES, EXCEPT PRECIOUS METAL	0.97
3962	Artificial Flowers	0.97
3963	Buttons -	0.97
3964	Needle	0.97
3965	FASTENERS, BUTTONS, NEEDLES, AND PINS	0.97
3991	BROOMS AND BRUSHES	0.97
3993	SIGNS AND ADVERTISING SPECIALTIES	0.97
3994	Morticians Goods	0.97
3995	BURIAL CASKETS	0.97
3996	LINOLEUM, ASPHALTED-FELT-BASE, AND OTHER HARD SURFACE FLOOR COVER	0.97
3999	MANUFACTURING INDUSTRIES, NOT ELSEWHERE CLASSIFIED	0.97
4011	RAILROADS, LINE-HAUL OPERATING	1.02
4013	RAILROAD SWITCHING AND TERMINAL ESTABLISHMENTS	1.02
4111	LOCAL AND SUBURBAN TRANSIT	1.06
4119	LOCAL PASSENGER TRANSPORTATION, NOT ELSEWHERE CLASSIFIED	1.06
4121	TAXICABS	1.12
4131	INTERCITY AND RURAL BUS TRANSPORTATION	1.06
4141	LOCAL BUS CHARTER SERVICE	1.06
4142	BUS CHARTER SERVICE, EXCEPT LOCAL	1.06
4151	SCHOOL BUSES	1.03

Industry Factor (SIC) Table
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SIC Code	Description	Proposed Factors
111	WHEAT	0.98
4173	TERMINAL AND SERVICE FACILITIES FOR MOTOR VEHICLE PASSENGER TRANS	1.04
4212	LOCAL TRUCKING WITHOUT STORAGE	1.02
4213	TRUCKING, EXCEPT LOCAL	1.02
4214	LOCAL TRUCKING WITH STORAGE	1.02
4215	COURIER SERVICES, EXCEPT BY AIR	1.02
4221	FARM PRODUCT WAREHOUSING AND STORAGE	1.02
4222	REFRIGERATED WAREHOUSING AND STORAGE	1.02
4225	GENERAL WAREHOUSING AND STORAGE	1.02
4226	SPECIAL WAREHOUSING AND STORAGE, NOT ELSEWHERE CLASSIFIED	1.02
4231	TERMINAL AND JOINT TERMINAL MAINTENANCE FACILITIES FOR MOTOR FREI	1.02
4311	UNITED STATES POSTAL SERVICE	1.00
4412	DEEP SEA FOREIGN TRANSPORTATION OF FREIGHT	1.02
4424	DEEP SEA DOMESTIC TRANSPORTATION OF FREIGHT	1.02
4432	FREIGHT TRANSPORTATION ON THE GREAT LAKES¨ST. LAWRENCE SEAWAY	1.02
4449	WATER TRANSPORTATION OF FREIGHT, NOT ELSEWHERE CLASSIFIED	1.02
4481	DEEP SEA TRANSPORTATION OF PASSENGERS, EXCEPT BY FERRY	1.02
4482	FERRIES	1.02
4489	WATER TRANSPORTATION OF PASSENGERS, NOT ELSEWHERE CLASSIFIED	1.02
4491	MARINE CARGO HANDLING	1.02
4492	TOWING AND TUGBOAT SERVICES	1.02
4493	MARINAS	1.02
4499	WATER TRANSPORTATION SERVICES, NOT ELSEWHERE CLASSIFIED	1.02
4512	AIR TRANSPORTATION, SCHEDULED	0.95
4513	AIR COURIER SERVICES	0.95
4521	Ncertificat Air Train	0.95
4522	AIR TRANSPORTATION, NONSCHEDULED	0.95
4581	AIRPORTS, FLYING FIELDS, AND AIRPORT TERMINAL SERVICES	0.95
4612	CRUDE PETROLEUM PIPELINES	1.05
4613	REFINED PETROLEUM PIPELINES	1.05
4619	PIPELINES, NOT ELSEWHERE CLASSIFIED	1.05
4724	TRAVEL AGENCIES	1.08
4725	TOUR OPERATORS	1.08
4729	ARRANGEMENT OF PASSENGER TRANSPORTATION, NOT ELSEWHERE CLASSIFIED	1.08
4731	ARRANGEMENT OF TRANSPORTATION OF FREIGHT AND CARGO	0.98
4741	RENTAL OF RAILROAD CARS	0.98
4742	Rr Car Rental W Sv	0.98
4743	Rr Car Rental Wto Sv	0.98
4782	Inspecton,Weighg Svs	0.98
4783	PACKING AND CRATING	0.98
4784	Fix Fac Vehicles Nec	0.98
4785	FIXED FACILITIES AND INSPECTION AND WEIGHING SERVICES FOR MOTOR V	0.98
4789	TRANSPORTATION SERVICES, NOT ELSEWHERE CLASSIFIED	0.98
4812	RADIOTELEPHONE COMMUNICATIONS	1.00
4813	TELEPHONE COMMUNICATIONS, EXCEPT RADIOTELEPHONE	1.00
4822	TELEGRAPH AND OTHER MESSAGE COMMUNICATIONS	1.02
4832	RADIO BROADCASTING STATIONS	1.02
4833	TELEVISION BROADCASTING STATIONS	1.02
4841	CABLE AND OTHER PAY TELEVISION SERVICES	1.02
4899	COMMUNICATIONS SERVICES, NOT ELSEWHERE CLASSIFIED	1.02
4911	ELECTRIC SERVICES	0.97
4922	NATURAL GAS TRANSMISSION	1.00
4923	NATURAL GAS TRANSMISSION AND DISTRIBUTION	1.00
4924	NATURAL GAS DISTRIBUTION	1.00
4925	MIXED, MANUFACTURED, OR LIQUEFIED PETROLEUM GAS PRODUCTION AND/OR	1.00
4931	ELECTRIC AND OTHER SERVICES COMBINED	0.95

Industry Factor (SIC) Table
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SIC Code	Description	Proposed Factors
111	WHEAT	0.98
4932	GAS AND OTHER SERVICES COMBINED	0.95
4939	COMBINATION UTILITIES, NOT ELSEWHERE CLASSIFIED	0.95
4941	WATER SUPPLY	0.95
4952	SEWERAGE SYSTEMS	0.95
4953	REFUSE SYSTEMS	0.95
4959	SANITARY SERVICES, NOT ELSEWHERE CLASSIFIED	0.95
4961	STEAM AND AIR-CONDITIONING SUPPLY	0.95
4971	IRRIGATION SYSTEMS	0.95
5012	AUTOMOBILES AND OTHER MOTOR VEHICLES	1.00
5013	MOTOR VEHICLE SUPPLIES AND NEW PARTS	1.00
5014	TIRES AND TUBES	1.00
5015	MOTOR VEHICLE PARTS, USED	1.00
5021	FURNITURE	1.00
5022	Drug Proprietor,Sundries	1.00
5023	HOMEFURNISHINGS	1.00
5031	LUMBER, PLYWOOD, MILLWORK, AND WOOD PANELS	1.04
5032	BRICK, STONE, AND RELATED CONSTRUCTION MATERIALS	1.04
5033	ROOFING, SIDING, AND INSULATION MATERIALS	1.04
5034	Notions,Re Dry Goods	1.04
5036	Mens Clothing	1.04
5037	Womens & Childs Clth	1.04
5039	CONSTRUCTION MATERIALS, NOT ELSEWHERE CLASSIFIED	1.04
5043	PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1.02
5044	OFFICE EQUIPMENT	1.02
5045	COMPUTERS AND COMPUTER PERIPHERAL EQUIPMENT AND SOFTWARE	1.02
5046	COMMERCIAL EQUIPMENT, NOT ELSEWHERE CLASSIFIED	1.02
5047	MEDICAL, DENTAL, AND HOSPITAL EQUIPMENT AND SUPPLIES	1.02
5048	OPHTHALMIC GOODS	1.02
5049	PROFESSIONAL EQUIPMENT AND SUPPLIES, NOT ELSEWHERE CLASSIFIED	1.02
5051	METALS SERVICE CENTERS AND OFFICES	1.02
5052	COAL AND OTHER MINERALS AND ORES	1.02
5063	ELECTRICAL APPARATUS AND EQUIPMENT, WIRING SUPPLIES, AND CONSTRU	1.02
5064	ELECTRICAL APPLIANCES, TELEVISION AND RADIO SETS	1.02
5065	ELECTRONIC PARTS AND EQUIPMENT, NOT ELSEWHERE CLASSIFIED	1.02
5072	HARDWARE	1.00
5074	PLUMBING AND HEATING EQUIPMENT AND SUPPLIES (HYDRONICS)	1.00
5075	WARM AIR HEATING AND AIR-CONDITIONING EQUIPMENT AND SUPPLIES	1.00
5077	Air Cond,Refrigeratr	1.00
5078	REFRIGERATION EQUIPMENT AND SUPPLIES	1.00
5082	CONSTRUCTION AND MINING (EXCEPT PETROLEUM) MACHINERY AND EQUIPMEN	1.00
5083	FARM AND GARDEN MACHINERY AND EQUIPMENT	1.00
5084	INDUSTRIAL MACHINERY AND EQUIPMENT	1.00
5085	INDUSTRIAL SUPPLIES	1.00
5086	Prof Eqpt,Supplies	1.00
5087	SERVICE ESTABLISHMENT EQUIPMENT AND SUPPLIES	1.00
5088	TRANSPORTATION EQUIPMENT AND SUPPLIES, EXCEPT MOTOR VEHICLES	1.00
5091	SPORTING AND RECREATIONAL GOODS AND SUPPLIES	1.00
5092	TOYS AND HOBBY GOODS AND SUPPLIES	1.00
5093	SCRAP AND WASTE MATERIALS	1.12
5094	JEWELRY, WATCHES, PRECIOUS STONES, AND PRECIOUS METALS	0.94
5095	Beer,Wne,Dstill Bev	0.94
5096	Paper,Its Products	0.94
5097	Furniture.Home Furng	0.94
5098	Lbr,Constr Materials	0.94
5099	DURABLE GOODS, NOT ELSEWHERE CLASSIFIED	0.94

Industry Factor (SIC) Table
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SIC Code	Description	Proposed Factors
111	WHEAT	0.98
5111	PRINTING AND WRITING PAPER	1.00
5112	STATIONERY AND OFFICE SUPPLIES	1.00
5113	INDUSTRIAL AND PERSONAL SERVICE PAPER	1.00
5122	DRUGS, DRUG PROPRIETARIES, AND DRUGGISTS' SUNDRIES	0.98
5131	PIECE GOODS, NOTIONS, AND OTHER DRY GOODS	1.02
5133	Piece Goods	1.02
5134	Notions & Dry Goods	1.02
5136	MEN'S AND BOYS' CLOTHING AND FURNISHINGS	1.02
5137	WOMEN'S, CHILDREN'S, AND INFANTS' CLOTHING AND ACCESSORIES	1.02
5139	FOOTWEAR	1.02
5141	GROCERIES, GENERAL LINE	0.98
5142	PACKAGED FROZEN FOODS	0.98
5143	DAIRY PRODUCTS, EXCEPT DRIED OR CANNED	0.98
5144	POULTRY AND POULTRY PRODUCTS	0.98
5145	CONFECTIONERY	0.98
5146	FISH AND SEAFOODS	0.98
5147	MEATS AND MEAT PRODUCTS	0.98
5148	FRESH FRUITS AND VEGETABLES	0.98
5149	GROCERIES AND RELATED PRODUCTS, NOT ELSEWHERE CLASSIFIED	0.98
5153	GRAIN AND FIELD BEANS	0.98
5154	LIVESTOCK	0.98
5159	FARM-PRODUCT RAW MATERIALS, NOT ELSEWHERE CLASSIFIED	0.98
5162	PLASTICS MATERIALS AND BASIC FORMS AND SHAPES	0.98
5169	CHEMICALS AND ALLIED PRODUCTS, NOT ELSEWHERE CLASSIFIED	0.98
5171	PETROLEUM BULK STATIONS AND TERMINALS	0.98
5172	PETROLEUM AND PETROLEUM PRODUCTS WHOLESALERS, EXCEPT BULK STATION	0.98
5181	BEER AND ALE	0.98
5182	WINE AND DISTILLED ALCOHOLIC BEVERAGES	0.98
5191	FARM SUPPLIES	1.02
5192	BOOKS, PERIODICALS, AND NEWSPAPERS	1.02
5193	FLOWERS, NURSERY STOCK, AND FLORISTS' SUPPLIES	1.02
5194	TOBACCO AND TOBACCO PRODUCTS	1.02
5198	PAINTS, VARNISHES, AND SUPPLIES	1.02
5199	NONDURABLE GOODS, NOT ELSEWHERE CLASSIFIED	1.02
5211	LUMBER AND OTHER BUILDING MATERIALS DEALERS	1.03
5231	PAINT, GLASS, AND WALLPAPER STORES	1.03
5251	HARDWARE STORES	1.03
5252	Farm Eqpt Dealers	1.03
5261	RETAIL NURSERIES, LAWN AND GARDEN SUPPLY STORES	1.03
5271	MOBILE HOME DEALERS	1.03
5311	DEPARTMENT STORES	0.97
5331	VARIETY STORES	0.97
5341	Mdseg Mach Operators	0.97
5351	Direct Selling Organ	0.97
5399	MISCELLANEOUS GENERAL MERCHANDISE STORES	0.97
5411	GROCERY STORES	1.00
5421	MEAT AND FISH (SEAFOOD) MARKETS, INCLUDING FREEZER PROVISIONERS	1.00
5431	FRUIT AND VEGETABLE MARKETS	1.00
5441	CANDY, NUT, AND CONFECTIONERY STORES	1.00
5451	DAIRY PRODUCTS STORES	1.00
5461	RETAIL BAKERIES	1.00
5499	MISCELLANEOUS FOOD STORES	1.00
5511	MOTOR VEHICLE DEALERS (NEW AND USED)	1.10
5521	MOTOR VEHICLE DEALERS (USED ONLY)	1.10
5531	AUTO AND HOME SUPPLY STORES	1.10

Industry Factor (SIC) Table
(Confidential and Proprietary Information)

SIC Code	Description	Proposed Factors
111	WHEAT	0.98
5541	GASOLINE SERVICE STATIONS	1.10
5551	BOAT DEALERS	1.12
5561	RECREATIONAL VEHICLE DEALERS	1.12
5571	MOTORCYCLE DEALERS	1.12
5599	AUTOMOTIVE DEALERS, NOT ELSEWHERE CLASSIFIED	1.12
5611	MEN'S AND BOYS' CLOTHING AND ACCESSORY STORES	0.96
5621	WOMEN'S CLOTHING STORES	0.96
5631	Mmens Acces	0.96
5632	WOMEN'S ACCESSORY AND SPECIALTY STORES	0.96
5641	CHILDREN'S AND INFANTS' WEAR STORES	0.96
5651	FAMILY CLOTHING STORES	0.96
5661	SHOE STORES	0.96
5671	Custom Tailors	0.96
5699	MISCELLANEOUS APPAREL AND ACCESSORY STORES	0.96
5712	FURNITURE STORES	1.02
5713	FLOOR COVERING STORES	1.02
5714	DRAPERY, CURTAIN, AND UPHOLSTERY STORES	1.02
5715	Chinaglas,Metal Sto	1.02
5719	MISCELLANEOUS HOMEFURNISHINGS STORES	1.02
5722	HOUSEHOLD APPLIANCE STORES	1.04
5731	RADIO, TELEVISION, AND CONSUMER ELECTRONICS STORES	0.97
5732	Radio,Tv Stores	0.97
5733	Music Stores	0.97
5734	COMPUTER AND COMPUTER SOFTWARE STORES	0.97
5735	RECORD AND PRERECORDED TAPE STORES	0.97
5736	MUSICAL INSTRUMENT STORES	0.97
5812	EATING PLACES	1.00
5813	DRINKING PLACES (ALCOHOLIC BEVERAGES)	1.05
5912	DRUG STORES AND PROPRIETARY STORES	0.97
5921	LIQUOR STORES	1.06
5932	USED MERCHANDISE STORES	1.00
5941	SPORTING GOODS STORES AND BICYCLE SHOPS	0.97
5942	BOOK STORES	0.97
5943	STATIONERY STORES	0.97
5944	JEWELRY STORES	0.97
5945	HOBBY, TOY, AND GAME SHOPS	0.97
5946	CAMERA AND PHOTOGRAPHIC SUPPLY STORES	0.97
5947	GIFT, NOVELTY, AND SOUVENIR SHOPS	0.97
5948	LUGGAGE AND LEATHER GOODS STORES	0.97
5949	SEWING, NEEDLEWORK, AND PIECE GOODS STORES	0.97
5961	CATALOG AND MAIL-ORDER HOUSES	1.05
5962	AUTOMATIC MERCHANDISING MACHINE OPERATORS	1.05
5963	DIRECT SELLING ESTABLISHMENTS	1.05
5983	FUEL OIL DEALERS	1.05
5984	LIQUEFIED PETROLEUM GAS (BOTTLED GAS) DEALERS	1.05
5989	FUEL DEALERS, NOT ELSEWHERE CLASSIFIED	1.05
5992	FLORISTS	1.00
5993	TOBACCO STORES AND STANDS	1.00
5994	NEWS DEALERS AND NEWSSTANDS	1.00
5995	OPTICAL GOODS STORES	1.00
5996	Camera.Photo Sup Sto	1.00
5997	Gift, Nov. Souvenir Sh	1.00
5998	Optical Goods	1.00
5999	MISCELLANEOUS RETAIL STORES, NOT ELSEWHERE CLASSIFIED	1.00
6011	FEDERAL RESERVE BANKS	1.00

Industry Factor (SIC) Table
(Confidential and Proprietary Information)

SIC Code	Description	Proposed Factors
111	WHEAT	0.98
6019	CENTRAL RESERVE DEPOSITORY INSTITUTIONS, NOT ELSEWHERE CLASSIFIED	1.00
6021	NATIONAL COMMERCIAL BANKS	1.00
6022	STATE COMMERCIAL BANKS	1.00
6023	State Banks Not Fed	1.00
6025	Natl Banks Fed Res	1.00
6026	Natl Banks Not Fed	1.00
6027	Natl Banks Not Fdic	1.00
6028	Unincorp Private Bnks	1.00
6029	COMMERCIAL BANKS, NOT ELSEWHERE CLASSIFIED	1.00
6032	Mutual Svgs Bks Fed R	1.00
6033	Mutual Svgs Bks Nec	1.00
6034	Mutual Svg Bk No Fdic	1.00
6035	SAVINGS INSTITUTIONS, FEDERALLY CHARTERED	1.00
6036	SAVINGS INSTITUTIONS, NOT FEDERALLY CHARTERED	1.00
6042	Nondeposit Trst Fd Rs	1.00
6044	Nondeposit Tr No Fdic	1.00
6052	Foreign Exchange Coys	1.00
6053	Check Cash & Currenc	1.00
6054	Safe Deposit Company	1.00
6055	Clearing House Assoc	1.00
6056	Corp For Bankabroad	1.00
6059	Functions Related Onk	1.00
6061	CREDIT UNIONS, FEDERALLY CHARTERED	1.00
6062	CREDIT UNIONS, NOT FEDERALLY CHARTERED	1.00
6081	BRANCHES AND AGENCIES OF FOREIGN BANKS	1.00
6082	FOREIGN TRADE AND INTERNATIONAL BANKING INSTITUTIONS	1.00
6091	NONDEPOSIT TRUST FACILITIES	1.00
6099	FUNCTIONS RELATED TO DEPOSITORY BANKING, NOT ELSEWHERE CLASSIFIED	1.00
6111	FEDERAL AND FEDERALLY-SPONSORED CREDIT AGENCIES	1.00
6112	Rediscount Fin Inst	1.00
6113	Rediscount For Agric	1.00
6122	Federal Savings & Ln	1.00
6123	State Assns Insured	1.00
6124	State Sv Ln As Not Fd	1.00
6131	Agricultural Credit	1.00
6140	Instal Sale Finan Co	1.00
6141	PERSONAL CREDIT INSTITUTIONS	1.00
6149	Misc Per Credit Inst	1.00
6153	SHORT-TERM BUSINESS CREDIT INSTITUTIONS, EXCEPT AGRICULTURAL	1.03
6159	MISCELLANEOUS BUSINESS CREDIT INSTITUTIONS	1.03
6161	Loan Correspondents	1.03
6162	MORTGAGE BANKERS AND LOAN CORRESPONDENTS	1.03
6163	LOAN BROKERS	1.03
6211	SECURITY BROKERS, DEALERS, AND FLOTATION COMPANIES	1.00
6221	COMMODITY CONTRACTS BROKERS AND DEALERS	1.00
6231	SECURITY AND COMMODITY EXCHANGES	1.00
6281	Security Services	1.00
6282	INVESTMENT ADVICE	1.00
6289	SERVICES ALLIED WITH THE EXCHANGE OF SECURITIES OR COMMODITIES, N	1.00
6311	LIFE INSURANCE	1.03
6312	Stock Life Inslwance	1.03
6313	Mutual Life Ins	1.03
6319	Life Insurancecarry	1.03
6321	ACCIDENT AND HEALTH INSURANCE	1.03
6322	Stock Accident Ins	1.03

Industry Factor (SIC) Table
(Confidential and Proprietary Information)

SIC Code	Description	Proposed Factors
111	WHEAT	0.98
6324	HOSPITAL AND MEDICAL SERVICE PLANS	1.03
6329	Accident & Health In	1.03
6331	FIRE, MARINE, AND CASUALTY INSURANCE	1.03
6332	Stock Fire.Mapune	1.03
6333	Mutual Fire,Marine	1.03
6339	Firemarine & Casual	1.03
6351	SURETY INSURANCE	1.03
6352	Bank Deposit Insuran	1.03
6361	TITLE INSURANCE	1.03
6371	PENSION, HEALTH, AND WELFARE FUNDS	1.03
6399	INSURANCE CARRIERS, NOT ELSEWHERE CLASSIFIED	1.03
6411	INSURANCE AGENTS, BROKERS, AND SERVICE	1.03
6512	OPERATORS OF NONRESIDENTIAL BUILDINGS	1.03
6513	OPERATORS OF APARTMENT BUILDINGS	1.03
6514	OPERATORS OF DWELLINGS OTHER THAN APARTMENT BUILDINGS	1.03
6515	OPERATORS OF RESIDENTIAL MOBILE HOME SITES	1.03
6516	Mining & Oil Lessor	1.03
6517	LESSORS OF RAILROAD PROPERTY	1.03
6518	Public Utility Liessr	1.03
6519	LESSORS OF REAL PROPERTY, NOT ELSEWHERE CLASSIFIED	1.03
6531	REAL ESTATE AGENTS AND MANAGERS	1.03
6541	TITLE ABSTRACT OFFICES	1.03
6551	Subdividers	1.03
6552	LAND SUBDIVIDERS AND DEVELOPERS, EXCEPT CEMETERIES	1.03
6553	CEMETERY SUBDIVIDERS AND DEVELOPERS	1.03
6712	OFFICES OF BANK HOLDING COMPANIES	0.97
6716	Unit Investment Trusts	0.97
6719	OFFICES OF HOLDING COMPANIES, NOT ELSEWHERE CLASSIFIED	0.97
6722	MANAGEMENT INVESTMENT OFFICES, OPEN-END	0.97
6726	UNIT INVESTMENT TRUSTS, FACE-AMOUNT CERTIFICATE OFFICES, AND CLOS	0.97
6732	EDUCATIONAL, RELIGIOUS, AND CHARITABLE TRUSTS	0.97
6733	TRUSTS, EXCEPT EDUCATIONAL, RELIGIOUS, AND CHARITABLE	0.97
6792	OIL ROYALTY TRADERS	0.97
6793	Commodity Trading Co	0.97
6794	PATENT OWNERS AND LESSORS	0.97
6798	REAL ESTATE INVESTMENT TRUSTS	0.97
6799	INVESTORS, NOT ELSEWHERE CLASSIFIED	0.97
7011	HOTELS AND MOTELS	0.98
7021	ROOMING AND BOARDING HOUSES	0.98
7031	Trailer Parks	0.98
7032	SPORTING AND RECREATIONAL CAMPS	0.98
7033	RECREATIONAL VEHICLE PARKS AND CAMPSITES	0.98
7041	ORGANIZATION HOTELS AND LODGING HOUSES, ON MEMBERSHIP BASIS	0.98
7211	POWER LAUNDRIES, FAMILY AND COMMERCIAL	0.99
7212	GARMENT PRESSING, AND AGENTS FOR LAUNDRIES AND DRYCLEANERS	0.99
7213	LINEN SUPPLY	0.99
7214	Diaper Service	0.99
7215	COIN-OPERATED LAUNDRIES AND DRYCLEANING	0.99
7216	DRYCLEANING PLANTS, EXCEPT RUG CLEANING	0.99
7217	CARPET AND UPHOLSTERY CLEANING	0.99
7218	INDUSTRIAL LAUNDERERS	0.99
7219	LAUNDRY AND GARMENT SERVICES, NOT ELSEWHERE CLASSIFIED	0.99
7221	PHOTOGRAPHIC STUDIOS, PORTRAIT	1.00
7231	BEAUTY SHOPS	1.05
7241	BARBER SHOPS	1.05

Industry Factor (SIC) Table
(Confidential and Proprietary Information)

SIC Code	Description	Proposed Factors
111	WHEAT	0.98
7251	SHOE REPAIR SHOPS AND SHOESHINE PARLORS	1.03
7261	FUNERAL SERVICE AND CREMATORIES	1.05
7291	TAX RETURN PREPARATION SERVICES	1.03
7299	MISCELLANEOUS PERSONAL SERVICES, NOT ELSEWHERE CLASSIFIED	1.03
7311	ADVERTISING AGENCIES	0.98
7312	OUTDOOR ADVERTISING SERVICES	0.98
7313	RADIO, TELEVISION, AND PUBLISHERS' ADVERTISING REPRESENTATIVES	0.98
7319	ADVERTISING, NOT ELSEWHERE CLASSIFIED	0.98
7322	ADJUSTMENT AND COLLECTION SERVICES	1.03
7323	CREDIT REPORTING SERVICES	1.03
7331	DIRECT MAIL ADVERTISING SERVICES	1.03
7334	PHOTOCOPYING AND DUPLICATING SERVICES	0.96
7335	COMMERCIAL PHOTOGRAPHY	0.96
7336	COMMERCIAL ART AND GRAPHIC DESIGN	0.96
7338	SECRETARIAL AND COURT REPORTING SERVICES	0.96
7342	DISINFECTING AND PEST CONTROL SERVICES	0.98
7349	BUILDING CLEANING AND MAINTENANCE SERVICES, NOT ELSEWHERE CLASSIF	0.98
7352	MEDICAL EQUIPMENT RENTAL AND LEASING	1.00
7353	HEAVY CONSTRUCTION EQUIPMENT RENTAL AND LEASING	1.00
7359	EQUIPMENT RENTAL AND LEASING, NOT ELSEWHERE CLASSIFIED	1.00
7361	EMPLOYMENT AGENCIES	1.03
7362	Temporary Aid Supp Sv	1.03
7363	HELP SUPPLY SERVICES	1.03
7371	COMPUTER PROGRAMMING SERVICES	0.97
7372	PREPACKAGED SOFTWARE	0.97
7373	COMPUTER INTEGRATED SYSTEMS DESIGN	0.97
7374	COMPUTER PROCESSING AND DATA PREPARATION AND PROCESSING SERVICES	0.97
7375	INFORMATION RETRIEVAL SERVICES	0.97
7376	COMPUTER FACILITIES MANAGEMENT SERVICES	0.97
7377	COMPUTER RENTAL AND LEASING	0.97
7378	COMPUTER MAINTENANCE AND REPAIR	0.97
7379	COMPUTER RELATED SERVICES, NOT ELSEWHERE CLASSIFIED	0.97
7381	DETECTIVE, GUARD, AND ARMORED CAR SERVICES	0.97
7382	SECURITY SYSTEMS SERVICES	1.00
7383	NEWS SYNDICATES	1.04
7384	PHOTOFINISHING LABORATORIES	1.04
7389	BUSINESS SERVICES, NOT ELSEWHERE CLASSIFIED	1.00
7513	TRUCK RENTAL AND LEASING, WITHOUT DRIVERS	1.03
7514	PASSENGER CAR RENTAL	1.03
7515	PASSENGER CAR LEASING	1.03
7519	UTILITY TRAILER AND RECREATIONAL VEHICLE RENTAL	1.03
7521	AUTOMOBILE PARKING	1.03
7532	TOP, BODY, AND UPHOLSTERY REPAIR SHOPS AND PAINT SHOPS	1.01
7533	AUTOMOTIVE EXHAUST SYSTEM REPAIR SHOPS	1.01
7534	TIRE RETREADING AND REPAIR SHOPS	1.01
7535	Paint Shops	1.01
7536	AUTOMOTIVE GLASS REPLACEMENT SHOPS	1.01
7537	AUTOMOTIVE TRANSMISSION REPAIR SHOPS	1.01
7538	GENERAL AUTOMOTIVE REPAIR SHOPS	1.01
7539	AUTOMOTIVE REPAIR SHOPS, NOT ELSEWHERE CLASSIFIED	1.01
7542	CARWASHES	1.09
7549	AUTOMOTIVE SERVICES, EXCEPT REPAIR AND CARWASHES	1.09
7622	RADIO AND TELEVISION REPAIR SHOPS	1.00
7623	REFRIGERATION AND AIR-CONDITIONING SERVICE AND REPAIR SHOPS	1.00
7629	ELECTRICAL AND ELECTRONIC REPAIR SHOPS, NOT ELSEWHERE CLASSIFIED	1.00

Industry Factor (SIC) Table
(Confidential and Proprietary Information)

SIC Code	Description	Proposed Factors
111	WHEAT	0.98
7631	WATCH, CLOCK, AND JEWELRY REPAIR	1.00
7641	REUPHOLSTERY AND FURNITURE REPAIR	1.00
7692	WELDING REPAIR	1.02
7694	ARMATURE REWINDING SHOPS	1.02
7695	Lock&Gunsmiths	1.02
7696	Musical Inst Repair	1.02
7699	REPAIR SHOPS AND RELATED SERVICES, NOT ELSEWHERE CLASSIFIED	1.02
7812	MOTION PICTURE AND VIDEO TAPE PRODUCTION	1.06
7813	Motion Picture Prod	1.06
7814	Tv Motion Pic Prod	1.06
7815	Prod Of Slide Films	1.06
7816	Mo Pictur Film Exch	1.06
7817	Film Distrn For Tv	1.06
7818	Mo Pictur Distrn Sv	1.06
7819	SERVICES ALLIED TO MOTION PICTURE PRODUCTION	1.06
7821	Mo Picture Prod Svs	1.06
7822	MOTION PICTURE AND VIDEO TAPE DISTRIBUTION	1.06
7823	Movie Film Exchanges	1.06
7824	Tv Film/Tape Distrbtn	1.06
7829	SERVICES ALLIED TO MOTION PICTURE DISTRIBUTION	1.06
7831	Motion Picture Theaters	1.06
7832	MOTION PICTURE THEATERS, EXCEPT DRIVE-IN	1.06
7833	DRIVE-IN MOTION PICTURE THEATERS	1.06
7841	VIDEO TAPE RENTAL	1.05
7911	DANCE STUDIOS, SCHOOLS, AND HALLS	1.09
7922	THEATRICAL PRODUCERS (EXCEPT MOTION PICTURE) AND MISCELLANEOUS TH	1.09
7929	BANDS, ORCHESTRAS, ACTORS, AND OTHER ENTERTAINERS AND ENTERTAINME	1.09
7933	BOWLING CENTERS	1.05
7941	PROFESSIONAL SPORTS CLUBS AND PROMOTERS	1.05
7942	Public Golf Courses	1.05
7943	Coin-Op Amusements	1.05
7944	Svpmming Pools	1.05
7945	Skating Rinks	1.05
7946	Amusement Parks	1.05
7947	Golf,Country Clubs	1.05
7948	RACING, INCLUDING TRACK OPERATION	1.05
7991	PHYSICAL FITNESS FACILITIES	1.05
7992	PUBLIC GOLF COURSES	1.05
7993	COIN-OPERATED AMUSEMENT DEVICES	1.05
7996	AMUSEMENT PARKS	1.05
7997	MEMBERSHIP SPORTS AND RECREATION CLUBS	0.98
7999	AMUSEMENT AND RECREATION SERVICES, NOT ELSEWHERE CLASSIFIED	0.98
8011	OFFICES AND CLINICS OF DOCTORS OF MEDICINE	1.08
8021	OFFICES AND CLINICS OF DENTISTS	1.04
8031	OFFICES AND CLINICS OF DOCTORS OF OSTEOPATHY	1.08
8041	OFFICES AND CLINICS OF CHIROPRACTORS	1.08
8042	OFFICES AND CLINICS OF OPTOMETRISTS	1.04
8043	OFFICES AND CLINICS OF PODIATRISTS	1.08
8049	OFFICES AND CLINICS OF HEALTH PRACTITIONERS, NOT ELSEWHERE CLASSI	1.08
8051	SKILLED NURSING CARE FACILITIES	1.06
8052	INTERMEDIATE CARE FACILITIES	1.06
8059	NURSING AND PERSONAL CARE FACILITIES, NOT ELSEWHERE CLASSIFIED	1.06
8061	Hospitals	1.12
8062	GENERAL MEDICAL AND SURGICAL HOSPITALS	1.12
8063	PSYCHIATRIC HOSPITALS	1.12

Industry Factor (SIC) Table
(Confidential and Proprietary Information)

SIC Code	Description	Proposed Factors
111	WHEAT	0.98
8069	SPECIALTY HOSPITALS, EXCEPT PSYCHIATRIC	1.12
8071	MEDICAL LABORATORIES	1.08
8072	DENTAL LABORATORIES	1.08
8082	HOME HEALTH CARE SERVICES	1.06
8091	Health & Allied Svcs	1.06
8092	KIDNEY DIALYSIS CENTERS	1.06
8093	SPECIALTY OUTPATIENT FACILITIES, NOT ELSEWHERE CLASSIFIED	1.06
8099	HEALTH AND ALLIED SERVICES, NOT ELSEWHERE CLASSIFIED	1.06
8111	LEGAL SERVICES	1.07
8211	ELEMENTARY AND SECONDARY SCHOOLS	0.98
8221	COLLEGES, UNIVERSITIES, AND PROFESSIONAL SCHOOLS	0.98
8222	JUNIOR COLLEGES AND TECHNICAL INSTITUTES	0.98
8231	LIBRARIES	0.98
8243	DATA PROCESSING SCHOOLS	0.98
8244	BUSINESS AND SECRETARIAL SCHOOLS	0.98
8249	VOCATIONAL SCHOOLS, NOT ELSEWHERE CLASSIFIED	0.98
8299	SCHOOLS AND EDUCATIONAL SERVICES, NOT ELSEWHERE CLASSIFIED	0.98
8322	INDIVIDUAL AND FAMILY SOCIAL SERVICES	1.03
8331	JOB TRAINING AND VOCATIONAL REHABILITATION SERVICES	1.03
8351	CHILD DAY CARE SERVICES	1.03
8361	RESIDENTIAL CARE	1.02
8399	SOCIAL SERVICES, NOT ELSEWHERE CLASSIFIED	1.02
8412	MUSEUMS AND ART GALLERIES	0.96
8421	Arboreta Bot Zoo Gdns	0.96
8422	ARBORETA AND BOTANICAL OR ZOOLOGICAL GARDENS	0.96
8611	BUSINESS ASSOCIATIONS	1.03
8621	PROFESSIONAL MEMBERSHIP ORGANIZATIONS	1.03
8631	LABOR UNIONS AND SIMILAR LABOR ORGANIZATIONS	1.03
8641	CIVIC, SOCIAL, AND FRATERNAL ASSOCIATIONS	1.03
8651	POLITICAL ORGANIZATIONS	1.03
8661	RELIGIOUS ORGANIZATIONS	1.00
8699	MEMBERSHIP ORGANIZATIONS, NOT ELSEWHERE CLASSIFIED	1.00
8711	ENGINEERING SERVICES	1.00
8712	ARCHITECTURAL SERVICES	1.00
8713	SURVEYING SERVICES	1.00
8721	ACCOUNTING, AUDITING, AND BOOKKEEPING SERVICES	1.00
8731	COMMERCIAL PHYSICAL AND BIOLOGICAL RESEARCH	0.98
8732	COMMERCIAL ECONOMIC, SOCIOLOGICAL, AND EDUCATIONAL RESEARCH	0.98
8733	NONCOMMERCIAL RESEARCH ORGANIZATIONS	0.98
8734	TESTING LABORATORIES	0.98
8741	MANAGEMENT SERVICES	1.01
8742	MANAGEMENT CONSULTING SERVICES	1.01
8743	PUBLIC RELATIONS SERVICES	1.01
8744	FACILITIES SUPPORT MANAGEMENT SERVICES	1.01
8748	BUSINESS CONSULTING SERVICES, NOT ELSEWHERE CLASSIFIED	1.01
8811	PRIVATE HOUSEHOLDS	1.05
8999	SERVICES, NOT ELSEWHERE CLASSIFIED	1.00
9111	EXECUTIVE OFFICES	1.03
9121	LEGISLATIVE BODIES	1.03
9131	EXECUTIVE AND LEGISLATIVE OFFICES COMBINED	1.03
9199	GENERAL GOVERNMENT, NOT ELSEWHERE CLASSIFIED	1.03
9211	COURTS	1.01
9221	POLICE PROTECTION	1.10
9222	LEGAL COUNSEL AND PROSECUTION	1.10
9223	CORRECTIONAL INSTITUTIONS	1.10

Industry Factor (SIC) Table
(Confidential and Proprietary Information)

SIC Code	Description	Proposed Factors
111	WHEAT	0.98
9224	FIRE PROTECTION	1.10
9229	PUBLIC ORDER AND SAFETY, NOT ELSEWHERE CLASSIFIED	1.10
9311	PUBLIC FINANCE, TAXATION, AND MONETARY POLICY	1.10
9411	ADMINISTRATION OF EDUCATIONAL PROGRAMS	1.08
9431	ADMINISTRATION OF PUBLIC HEALTH PROGRAMS	1.08
9441	ADMINISTRATION OF SOCIAL, HUMAN RESOURCE AND INCOME MAINTENANCE P	1.08
9451	ADMINISTRATION OF VETERANS' AFFAIRS, EXCEPT HEALTH AND INSURANCE	1.08
9511	AIR AND WATER RESOURCE AND SOLID WASTE MANAGEMENT	1.03
9512	LAND, MINERAL, WILDLIFE, AND FOREST CONSERVATION	1.03
9531	ADMINISTRATION OF HOUSING PROGRAMS	1.03
9532	ADMINISTRATION OF URBAN PLANNING AND COMMUNITY AND RURAL DEVELOPM	1.03
9611	ADMINISTRATION OF GENERAL ECONOMIC PROGRAMS	1.02
9621	REGULATION AND ADMINISTRATION OF TRANSPORTATION PROGRAMS	1.02
9631	REGULATION AND ADMINISTRATION OF COMMUNICATIONS, ELECTRIC, GAS, A	1.02
9641	REGULATION OF AGRICULTURAL MARKETING AND COMMODITIES	1.02
9651	REGULATION, LICENSING, AND INSPECTION OF MISCELLANEOUS COMMERCIAL	1.02
9661	SPACE RESEARCH AND TECHNOLOGY	1.02
9711	NATIONAL SECURITY	1.06
9721	INTERNATIONAL AFFAIRS	1.10
9999	NONCLASSIFIABLE ESTABLISHMENTS	1.05

Aetna Health, Inc. - HMO - PA

Group Size Factor Table

Group Size	Factor
1	1.10
2-10	1.02
11-50	1.00

Base Rate Calculation

Total Normalized Claims	\$22,578,940		
Total Subscriber Months	77,321		
Normalized PMPM	\$292.02	Approved 3Q11 Rate	\$603.70
		Trend Factor to 2Q12	0.0%
Trended 2Q12 PMPM	\$591.12	Trended 2Q12 PMPM	\$603.70
		3Q12 Trend Increase	2.0%
Trended 3Q12 PMPM	\$616.07	Trended 3Q12 PMPM	\$615.78
		4Q12 Trend Increase	3.0%
Trended 4Q12 PMPM	\$642.06	Trended 4Q12 PMPM	\$634.25
		1Q13 Trend Increase	4.0%
Trended 1Q13 PMPM	\$669.16	Trended 1Q13 PMPM	\$659.74
Medical Benefit Ratio	80%		
Midpoint of experience period (05/01/2008 thru 04/30/2011)	11/01/2009		
Midpoint of projection period (04/01/2012 thru 03/31/2013)	10/01/2012		
Exhibit I Annual Trend	18.0%		

SERFF Tracking Number: AETN-127870742 State: Pennsylvania
 Filing Company: Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN State Tracking Number: AETN-127870742
 VA
 Company Tracking Number:
 TOI: H15G Group Health - Hospital/Surgical/Medical Expense Sub-TOI: H15G.003 Small Group Only
 Product Name: 2Q12 AHI SG Rate Filing - PA
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: File & Approve
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):	
Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA	Increase	1.400%	1.400%	\$106,454	217	\$7,628,328	%	%	
Product Type:		HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		1,250							
Policy Holders:		217							

SERFF Tracking Number: AETN-127870742 State: Pennsylvania
 Filing Company: Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN State Tracking Number: AETN-127870742
 VA
 Company Tracking Number:
 TOI: H15G Group Health - Hospital/Surgical/Medical Expense Sub-TOI: H15G.003 Small Group Only
 Product Name: 2Q12 AHI SG Rate Filing - PA
 Project Name/Number: /

Rate Review Details

COMPANY:

Company Name: Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA
 HHS Issuer Id: 64844
 Product Names: Aetna Health Maintenance Organization
 Trend Factors:

FORMS:

New Policy Forms:
 Affected Forms:
 Other Affected Forms: HMO/PA COC-3 6/99; HI PA SOBF08MHPAR V002

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Quarterly
 Member Months: 14,999
 Benefit Change: Increase
 Percent Change Requested: Min: -2.2 Max: 8.7 Avg: 1.4

PRIOR RATE:

Total Earned Premium: 6,562,163.00
 Total Incurred Claims: 4,337,543.00
 Annual \$: Min: 342.65 Max: 568.18 Avg: 437.51

REQUESTED RATE:

Projected Earned Premium: 7,628,328.00
 Projected Incurred Claims: 5,177,314.00

SERFF Tracking Number:

AETN-127870742

State:

Pennsylvania

Filing Company:

Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN *State Tracking Number:*

AETN-127870742

VA

Company Tracking Number:

TOI:

H15G Group Health - Hospital/Surgical/Medical Expense

Sub-TOI:

H15G.003 Small Group Only

Product Name:

2Q12 AHI SG Rate Filing - PA

Project Name/Number:

/

Annual \$:

Min: 398.32 Max: 660.49 Avg: 508.59



980 Jolly Road
Mail Stop U12S
Blue Bell, PA 19422
Phone: 215-775-0283
Fax: 215-775-6441
AdamsA@aetna.com

December 8, 2011

Ms. Rashmi Mathur
A&H Actuarial
Bureau of Accident & Health Insurance
Office of Insurance Product Regulation and Market Enforcement
1311 Strawberry Square
Harrisburg, PA 17120

Re: Pennsylvania Insurance Department ID # B10958001
Aetna Health Inc. – Small Group Rate Filing

Dear Ms. Mathur:

The purpose of this filing is to update our previously approved HMO Premium Rate Manual and our HMO Base Rate Calculation. We have submitted via SERFF our Base Rate Calculation as well as our Premium Rate Manual. All calculations are thoroughly explained in our Actuarial Memorandum.

This rate filing conforms to the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). Since AHI considers this submission to contain proprietary information, we ask that it be kept confidential to the extent possible. Please call me at (215) 775-0283 if you have any questions.

Sincerely,

Andrew Adams, F.S.A., M.A.A.A.
Actuary I
Aetna

Enclosures

cc: William Jones, F.S.A., M.A.A.A.
Greg Martino, ESQ., Head of State Govt. Relations (cover letter only)
Randy Rohrbaugh, Deputy Commissioner, DOI (cover letter only)

Aetna Health Inc.
HMO – PA
2Q12 Rate Filing – Small Group Business
Actuarial Memorandum

I. Introduction

This actuarial memorandum supports commercially adjusted community rates for small group business effective 2Q12 for HMO – PA. The purpose of this filing is to submit a rate manual effective from the 2nd quarter of 2012 through the 1st quarter of 2013. This rate filing conforms to the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148).

II. Base Rate Development

The following is a summary of the methodology and assumptions used in the development of the base rate (*filename: AHI_PA Base Rate Calculation 2Q12 FINAL.xls*). We have used unit cost and utilization experience for our HMO membership from calendar years 2006 through 2010, paid through April 2011. This prevents reserves from being an issue in calculating our trend. **Exhibit 1** shows our combined experience from all PA regions by service for the timeframe mentioned above, on an allowed cost basis. This includes both Aetna and member cost sharing.

The average annualized claim trend is 18.0% based on the experience period stated above, and is our best estimate of trend. The following chart shows the observed claim trend during each of the four experience periods in Exhibit 1.

CY 2007 Over CY 2006	CY 2008 Over CY 2007	CY 2009 Over CY 2008	CY 2010 Over CY 2009	Average Annualized Trend
21.3%	7.5%	21.6%	22.1%	18.0%

Also included in the filing is our most recent 36 months of summarized claims experience data. This is located on the **Normalization Factors** tab. These claims are normalized using previously approved rating factors from our rate manual. The **Base Rate Calculation** tab sums both the normalized claims and subscriber months to calculate a normalized PMPM claim cost of \$292.02. Projecting this claim cost using our most realistic expected trend of 18.0% annually, gives us a 2Q12 normalized trended claim cost of \$591.12.

The next step is to calculate a base rate based on previously approved rates. Our most recent approved trended base rate is \$603.70. This was effective for 3Q11. We made no further rating changes through 1Q12 so we will simply use the same base rate of \$603.70. We are proposing a 0% increase for our 2Q12 rates over our 1Q12 rate level. Going forward, we are proposing quarterly increases of 2.0% for 3Q12, 3.0% for 4Q12, and 4.0% for 1Q13 in order to align with our normalized trended claim costs.

These changes have been applied on a quarterly basis through the 1st quarter of 2013, and are displayed on the **Effective Date Factors** tab in our rate manual (*filename: AHI_PA Rate Manual SG 2Q12.xls*). For your convenience, we have also included copies of all our other previously approved rating tables.

III. Plan Factor Changes

Finally, we are submitting a new plan factor table for your approval. This is located on the **New Plan Factors** tab in our rate manual. Beginning with May 2012 renewals, all of our HMO business will be mapped to one of these plans upon renewal. This listing contains PPID's for 4 distinct HMO plans. There are 2 standard HMO plans for groups that are 50 lives and under, and 2 corresponding plans that are compliant with Mental Health Parity for groups that are 51 lives and larger.

IV. Methodology Changes

There are no methodology differences from our previously approved rate filing.

V. Other

There are no Actuarial, Underwriting, Operational, Marketing, or Claims Administration considerations to mention that would have a substantial effect on the data contained in this rate filing. There have been no significant changes in any of these areas over the past year to warrant a special disclosure on the data used in this filing.



12/08/2011

Andrew Adams, F.S.A., M.A.A.A.
Actuary I
Aetna Health Inc.

Date