

MONTHLY NON-TOBACCO PREMIUMS

ZIP CODES: 155, 157-188, 195-196

These premiums are used when applying during an Open Enrollment or Guaranteed Issue Period

FEMALE							MALE							
Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30	Attained Age	Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30
86.10	106.56	129.26	109.88	129.52	110.10	102.98	Thru 65	98.97	122.48	148.58	126.30	148.88	126.55	118.36
86.10	106.56	129.26	109.88	129.52	110.10	102.98	66	98.97	122.48	148.58	126.30	148.88	126.55	118.36
86.10	106.56	129.26	109.88	129.52	110.10	102.98	67	98.97	122.48	148.58	126.30	148.88	126.55	118.36
89.90	111.27	134.98	114.75	135.25	114.95	107.52	68	103.34	127.90	155.15	131.89	155.46	132.13	123.58
93.88	116.21	140.96	119.83	141.24	120.06	112.29	69	107.91	133.57	162.02	137.74	162.35	138.00	129.07
97.87	121.13	146.93	124.91	147.22	125.14	117.04	70	112.49	139.23	168.89	143.57	169.22	143.84	134.53
101.81	126.03	152.88	129.96	153.18	130.20	121.78	71	117.03	144.86	175.72	149.38	176.07	149.66	139.98
105.79	130.95	158.85	135.04	159.17	135.29	126.54	72	121.59	150.52	182.58	155.22	182.95	155.51	145.45
109.77	135.88	164.81	140.13	165.14	140.37	131.28	73	126.17	156.18	189.44	161.06	189.82	161.35	150.90
111.80	138.39	167.86	142.71	168.20	142.97	133.72	74	128.51	159.07	192.95	164.04	193.33	164.33	153.70
113.85	140.92	170.95	145.32	171.28	145.59	136.17	75	130.86	161.98	196.49	167.04	196.88	167.35	156.52
115.84	143.38	173.94	147.87	174.28	148.14	138.55	76	133.15	164.81	199.93	169.96	200.32	170.27	159.26
117.86	145.87	176.95	150.44	177.31	150.72	140.96	77	135.47	167.66	203.40	172.92	203.80	173.24	162.02
119.87	148.37	179.98	153.01	180.34	153.29	143.37	78	137.78	170.54	206.87	175.88	207.29	176.19	164.80
122.05	151.08	183.25	155.80	183.62	156.07	145.98	79	140.29	173.65	210.64	179.08	211.05	179.39	167.79
124.17	153.68	186.41	158.48	186.78	158.76	148.48	80	142.72	176.64	214.27	182.16	214.69	182.48	170.67
126.17	156.16	189.43	161.05	189.82	161.35	150.90	81	145.02	179.49	217.74	185.12	218.18	185.46	173.45
128.10	158.55	192.32	163.51	192.71	163.80	153.20	82	147.24	182.25	221.06	187.94	221.51	188.28	176.09
129.91	160.80	195.07	165.83	195.45	166.13	155.38	83	149.32	184.82	224.22	190.61	224.66	190.96	178.60
131.63	162.93	197.65	168.03	198.04	168.34	157.44	84	151.30	187.28	227.18	193.14	227.64	193.50	180.97
133.26	164.93	200.07	170.09	200.47	170.39	159.37	85	153.17	189.57	229.96	195.51	230.43	195.86	183.18
134.74	166.79	202.32	172.01	202.72	172.32	161.17	86	154.88	191.71	232.55	197.71	233.01	198.06	185.25
136.13	168.49	204.39	173.76	204.79	174.07	162.82	87	156.47	193.66	234.93	199.72	235.40	200.09	187.14
137.38	170.04	206.27	175.36	206.69	175.69	164.32	88	157.91	195.45	237.09	201.56	237.57	201.94	188.87
138.51	171.43	207.95	176.80	208.37	177.12	165.66	89	159.21	197.05	239.03	203.21	239.51	203.58	190.41
139.89	173.16	210.04	178.57	210.46	178.90	167.32	90+	160.79	199.03	241.43	205.25	241.91	205.63	192.32

MONTHLY TOBACCO PREMIUMS
ZIP CODES: 155, 157-188, 195-196

FEMALE							Attained Age	MALE						
Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30		Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30
93.08	115.20	139.74	118.79	140.02	119.02	111.32	Thru 65	106.99	132.41	160.62	136.54	160.95	136.81	127.96
93.08	115.20	139.74	118.79	140.02	119.02	111.32	66	106.99	132.41	160.62	136.54	160.95	136.81	127.96
93.08	115.20	139.74	118.79	140.02	119.02	111.32	67	106.99	132.41	160.62	136.54	160.95	136.81	127.96
97.19	120.29	145.93	124.05	146.21	124.27	116.24	68	111.72	138.27	167.73	142.59	168.06	142.84	133.60
101.50	125.63	152.39	129.55	152.69	129.79	121.40	69	116.66	144.40	175.16	148.90	175.51	149.18	139.54
105.80	130.95	158.84	135.03	159.16	135.28	126.53	70	121.61	150.52	182.58	155.21	182.94	155.50	145.44
110.07	136.25	165.27	140.50	165.60	140.76	131.65	71	126.51	156.60	189.97	161.49	190.34	161.79	151.33
114.36	141.57	171.73	145.99	172.07	146.26	136.80	72	131.45	162.72	197.39	167.81	197.79	168.11	157.24
118.67	146.89	178.18	151.49	178.53	151.75	141.92	73	136.40	168.84	204.80	174.12	205.21	174.43	163.13
120.86	149.61	181.47	154.28	181.84	154.56	144.57	74	138.92	171.96	208.59	177.34	209.01	177.66	166.17
123.08	152.34	184.81	157.11	185.17	157.40	147.21	75	141.47	175.11	212.42	180.58	212.84	180.91	169.21
125.23	155.01	188.04	159.86	188.41	160.15	149.79	76	143.95	178.17	216.14	183.74	216.56	184.08	172.17
127.42	157.69	191.30	162.64	191.69	162.94	152.39	77	146.46	181.25	219.89	186.94	220.33	187.29	175.16
129.59	160.40	194.57	165.42	194.96	165.72	155.00	78	148.95	184.37	223.64	190.14	224.09	190.48	178.16
131.95	163.33	198.11	168.43	198.50	168.72	157.82	79	151.67	187.73	227.72	193.60	228.17	193.94	181.40
134.23	166.14	201.53	171.33	201.93	171.63	160.52	80	154.29	190.96	231.64	196.93	232.10	197.28	184.51
136.40	168.82	204.79	174.11	205.21	174.43	163.13	81	156.78	194.05	235.39	200.12	235.88	200.50	187.51
138.49	171.41	207.92	176.76	208.34	177.08	165.62	82	159.18	197.02	238.99	203.18	239.47	203.54	190.37
140.45	173.83	210.88	179.28	211.30	179.60	167.98	83	161.43	199.81	242.39	206.07	242.87	206.44	193.08
142.30	176.14	213.67	181.65	214.10	181.99	170.21	84	163.57	202.46	245.60	208.79	246.09	209.19	195.64
144.06	178.30	216.29	183.88	216.73	184.21	172.29	85	165.59	204.94	248.61	211.36	249.11	211.74	198.03
145.67	180.31	218.72	185.95	219.16	186.29	174.23	86	167.43	207.26	251.40	213.74	251.91	214.12	200.27
147.17	182.15	220.96	187.85	221.40	188.19	176.02	87	169.16	209.36	253.98	215.92	254.48	216.31	202.32
148.52	183.83	223.00	189.58	223.45	189.93	177.64	88	170.71	211.29	256.32	217.91	256.84	218.31	204.19
149.74	185.33	224.82	191.13	225.27	191.48	179.09	89	172.12	213.03	258.41	219.69	258.93	220.09	205.85
151.23	187.20	227.07	193.05	227.53	193.40	180.89	90+	173.83	215.17	261.00	221.89	261.53	222.30	207.92

MONTHLY NON-TOBACCO PREMIUMS

ZIP CODES: 150-154, 156

These premiums are used when applying during an Open Enrollment or Guaranteed Issue Period

FEMALE							MALE							
Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30	Attained Age	Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30
99.27	122.86	149.03	126.69	149.33	126.93	118.72	66	114.10	141.21	171.30	145.62	171.65	145.90	136.46
99.27	122.86	149.03	126.69	149.33	126.93	118.72	66	114.10	141.21	171.30	145.62	171.65	145.90	136.46
99.27	122.86	149.03	126.69	149.33	126.93	118.72	67	114.10	141.21	171.30	145.62	171.65	145.90	136.46
103.65	128.29	155.63	132.30	155.93	132.53	123.96	68	119.14	147.46	178.88	152.07	179.23	152.34	142.48
108.24	133.98	162.52	138.16	162.84	138.42	129.47	69	124.42	154.00	186.80	158.80	187.17	159.10	148.81
112.83	139.66	169.40	144.01	169.73	144.28	134.94	70	129.69	160.52	194.72	165.53	195.10	165.84	155.10
117.38	145.30	176.26	149.84	176.60	150.11	140.40	71	134.92	167.01	202.59	172.23	202.99	172.54	161.38
121.97	150.98	183.14	155.70	183.51	155.98	145.89	72	140.19	173.54	210.51	178.96	210.93	179.29	167.69
126.56	156.66	190.02	161.56	190.40	161.84	151.36	73	145.47	180.07	218.41	185.70	218.85	186.02	173.98
128.90	159.55	193.54	164.54	193.92	164.84	154.17	74	148.16	183.39	222.46	189.12	222.90	189.47	177.21
131.26	162.47	197.09	167.55	197.48	167.86	157.00	75	150.88	186.75	226.54	192.59	226.99	192.94	180.46
133.56	165.31	200.54	170.48	200.93	170.79	159.74	76	153.52	190.01	230.51	195.96	230.96	196.31	183.61
135.89	168.17	204.02	173.45	204.43	173.77	162.52	77	156.19	193.30	234.50	199.37	234.97	199.74	186.80
138.20	171.06	207.50	176.41	207.92	176.73	165.30	78	158.86	196.62	238.51	202.78	238.99	203.14	190.00
140.72	174.18	211.28	179.62	211.70	179.94	168.31	79	161.75	200.21	242.85	206.47	243.33	206.83	193.46
143.16	177.18	214.92	182.72	215.35	183.04	171.19	80	164.55	203.65	247.04	210.02	247.53	210.39	196.77
145.47	180.04	218.40	185.68	218.85	186.03	173.98	81	167.20	206.95	251.04	213.43	251.55	213.83	199.97
147.69	182.80	221.74	188.51	222.19	188.85	176.63	82	169.76	210.12	254.87	216.68	255.39	217.07	203.02
149.78	185.39	224.90	191.19	225.34	191.54	179.14	83	172.16	213.09	258.51	219.76	259.01	220.16	205.91
151.76	187.85	227.87	193.73	228.33	194.09	181.52	84	174.44	215.92	261.92	222.67	262.45	223.09	208.65
153.64	190.15	230.67	196.11	231.13	196.45	183.74	85	176.60	218.57	265.13	225.41	265.67	225.81	211.20
155.35	192.30	233.26	198.32	233.73	198.67	185.82	86	178.56	221.03	268.12	227.95	268.65	228.36	213.58
156.95	194.25	235.65	200.33	236.12	200.70	187.72	87	180.40	223.28	270.86	230.27	271.40	230.69	215.77
158.39	196.04	237.82	202.18	238.30	202.56	189.45	88	182.06	225.34	273.36	232.39	273.91	232.83	217.76
159.70	197.65	239.76	203.84	240.24	204.21	191.00	89	183.56	227.19	275.59	234.29	276.14	234.72	219.54
161.28	199.64	242.17	205.88	242.65	206.26	192.91	90+	185.38	229.47	278.35	236.64	278.91	237.08	221.74

MONTHLY TOBACCO PREMIUMS
ZIP CODES: 150-154, 156

FEMALE							Attained Age	MALE						
Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30		Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30
107.32	132.82	161.12	136.96	161.44	137.23	128.35	Thru 65	123.35	152.66	185.19	157.43	185.56	157.73	147.53
107.32	132.82	161.12	136.96	161.44	137.23	128.35	66	123.35	152.66	185.19	157.43	185.56	157.73	147.53
107.32	132.82	161.12	136.96	161.44	137.23	128.35	67	123.35	152.66	185.19	157.43	185.56	157.73	147.53
112.06	138.69	168.24	143.02	168.58	143.28	134.01	68	128.80	159.42	193.38	164.40	193.77	164.69	154.04
117.02	144.84	175.70	149.36	176.05	149.64	139.96	69	134.51	166.48	201.95	171.68	202.35	172.00	160.88
121.98	150.98	183.14	155.68	183.50	155.97	145.88	70	140.21	173.54	210.50	178.95	210.92	179.28	167.68
126.90	157.08	190.55	161.99	190.92	162.28	151.79	71	145.86	180.56	219.02	186.19	219.45	186.53	174.47
131.86	163.22	197.99	168.32	198.39	168.63	157.72	72	151.56	187.61	227.58	193.47	228.04	193.82	181.29
136.82	169.36	205.43	174.66	205.83	174.96	163.63	73	157.26	194.67	236.12	200.75	236.59	201.11	188.08
139.35	172.49	209.23	177.88	209.65	178.20	166.68	74	160.17	198.26	240.49	204.46	240.97	204.83	191.58
141.91	175.64	213.07	181.14	213.49	181.47	169.73	75	163.11	201.89	244.91	208.20	245.39	208.58	195.09
144.39	178.71	216.80	184.31	217.23	184.64	172.69	76	165.96	205.42	249.19	211.85	249.68	212.23	198.50
146.90	181.81	220.56	187.51	221.00	187.86	175.70	77	168.85	208.98	253.52	215.53	254.03	215.93	201.95
149.41	184.93	224.33	190.72	224.78	191.06	178.71	78	171.74	212.56	257.85	219.22	258.37	219.61	205.41
152.13	188.31	228.41	194.19	228.86	194.53	181.95	79	174.86	216.44	262.54	223.21	263.06	223.60	209.14
154.76	191.55	232.35	197.53	232.81	197.88	185.07	80	177.89	220.17	267.07	227.05	267.60	227.45	212.73
157.26	194.64	236.11	200.74	236.60	201.11	188.08	81	180.76	223.72	271.39	230.73	271.95	231.16	216.19
159.67	197.62	239.72	203.80	240.20	204.16	190.95	82	183.53	227.15	275.54	234.25	276.10	234.67	219.48
161.93	200.42	243.14	206.70	243.61	207.07	193.67	83	186.12	230.37	279.47	237.58	280.02	238.01	222.61
164.07	203.08	246.35	209.43	246.85	209.82	196.24	84	188.58	233.43	283.16	240.73	283.73	241.18	225.57
166.10	205.57	249.37	212.01	249.87	212.38	198.64	85	190.91	236.29	286.63	243.69	287.21	244.12	228.32
167.95	207.89	252.17	214.40	252.68	214.78	200.88	86	193.04	238.95	289.86	246.43	290.43	246.87	230.90
169.68	210.00	254.76	216.58	255.26	216.97	202.94	87	195.03	241.38	292.82	248.94	293.40	249.39	233.26
171.24	211.94	257.10	218.57	257.62	218.98	204.81	88	196.82	243.61	295.52	251.23	296.12	251.70	235.42
172.64	213.68	259.20	220.36	259.72	220.76	206.48	89	198.44	245.61	297.93	253.29	298.53	253.75	237.34
174.36	215.83	261.80	222.57	262.33	222.98	208.56	90+	200.41	248.08	300.92	255.83	301.53	256.30	239.72

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To obtain annual, semiannual, and quarterly premiums, multiply the the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO PREMIUMS

ZIP CODES: 189-194

These premiums are used when applying during an Open Enrollment or Guaranteed Issue Period

FEMALE							MALE							
Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30	Attained Age	Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30
114.46	141.66	171.84	146.08	172.19	146.36	136.90	Thru 65	131.57	162.83	197.52	167.91	197.92	168.23	157.35
114.46	141.66	171.84	146.08	172.19	146.36	136.90	66	131.57	162.83	197.52	167.91	197.92	168.23	157.35
114.46	141.66	171.84	146.08	172.19	146.36	136.90	67	131.57	162.83	197.52	167.91	197.92	168.23	157.35
119.52	147.93	179.45	152.55	179.80	152.82	142.93	68	137.38	170.03	206.26	175.34	206.67	175.65	164.29
124.81	154.48	187.39	159.30	187.77	159.60	149.28	69	143.46	177.57	215.40	183.11	215.82	183.45	171.59
130.10	161.03	195.33	166.05	195.72	166.36	155.59	70	149.54	185.09	224.52	190.86	224.96	191.22	178.84
135.35	167.54	203.24	172.77	203.64	173.09	161.89	71	155.58	192.58	233.60	198.59	234.06	198.95	186.09
140.63	174.09	211.17	179.53	211.60	179.86	168.22	72	161.65	200.10	242.73	206.35	243.22	206.73	193.36
145.93	180.64	219.10	186.28	219.54	186.61	174.53	73	167.73	207.63	251.84	214.12	252.35	214.50	200.61
148.63	183.98	223.16	189.72	223.60	190.07	177.77	74	170.84	211.46	256.50	218.07	257.02	218.47	204.34
151.36	187.34	227.26	193.20	227.71	193.55	181.03	75	173.97	215.33	261.22	222.06	261.73	222.47	208.08
154.00	190.61	231.23	196.58	231.69	196.93	184.19	76	177.01	219.10	265.79	225.95	266.31	226.36	211.72
156.68	193.91	235.24	200.00	235.72	200.37	187.39	77	180.10	222.89	270.40	229.88	270.94	230.31	215.40
159.36	197.24	239.26	203.42	239.75	203.78	190.60	78	183.17	226.71	275.02	233.81	275.57	234.23	219.09
162.26	200.84	243.62	207.12	244.10	207.48	194.07	79	186.50	230.85	280.02	238.07	280.58	238.48	223.07
165.07	204.30	247.82	210.68	248.31	211.06	197.40	80	189.73	234.83	284.85	242.16	285.42	242.59	226.89
167.73	207.60	251.83	214.10	252.35	214.50	200.61	81	192.80	238.62	289.46	246.09	290.06	246.55	230.58
170.30	210.78	255.68	217.37	256.20	217.76	203.66	82	195.74	242.28	293.88	249.85	294.48	250.30	234.09
172.71	213.77	259.32	220.46	259.83	220.86	206.56	83	198.51	245.71	298.07	253.40	298.66	253.86	237.43
174.99	216.60	262.75	223.38	263.28	223.80	209.31	84	201.14	248.97	302.02	256.76	302.62	257.24	240.59
177.15	219.26	265.97	226.12	266.51	226.52	211.86	85	203.63	252.02	305.72	259.91	306.33	260.37	243.52
179.13	221.73	268.96	228.67	269.50	229.08	214.26	86	205.89	254.86	309.15	262.84	309.77	263.31	246.27
180.97	223.99	271.72	231.00	272.26	231.42	216.45	87	208.02	257.46	312.32	265.51	312.94	266.00	248.79
182.64	226.05	274.22	233.13	274.77	233.56	218.45	88	209.93	259.83	315.20	267.96	315.83	268.46	251.09
184.14	227.91	276.46	235.04	277.01	235.46	220.23	89	211.65	261.96	317.77	270.16	318.40	270.65	253.14
185.97	230.20	279.23	237.39	279.79	237.83	222.44	90+	213.75	264.60	320.95	272.86	321.60	273.36	255.68

**MONTHLY TOBACCO PREMIUMS
ZIP CODES: 189-194**

FEMALE							Attained Age	MALE						
Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30		Plan A WM20	Plan B WM21	Plan C WM22	Plan D WM23	Plan F WM24	Plan G WM25	Plan M WM30
123.74	153.15	185.78	157.93	186.15	158.23	148.00	Thru 65	142.23	176.03	213.54	181.52	213.97	181.87	170.11
123.74	153.15	185.78	157.93	186.15	158.23	148.00	66	142.23	176.03	213.54	181.52	213.97	181.87	170.11
123.74	153.15	185.78	157.93	186.15	158.23	148.00	67	142.23	176.03	213.54	181.52	213.97	181.87	170.11
129.21	159.92	194.00	164.92	194.38	165.21	154.52	68	148.52	183.82	222.98	189.56	223.42	189.90	177.61
134.93	167.01	202.59	172.22	202.99	172.54	161.39	69	155.09	191.96	232.86	197.95	233.32	198.33	185.50
140.65	174.09	211.17	179.51	211.58	179.85	168.21	70	161.67	200.10	242.72	206.34	243.20	206.72	193.34
146.33	181.13	219.71	186.78	220.15	187.12	175.02	71	168.19	208.19	252.54	214.69	253.04	215.08	201.17
152.04	188.20	228.30	194.08	228.76	194.44	181.86	72	174.75	216.33	262.41	223.09	262.94	223.49	209.04
157.76	195.28	236.87	201.39	237.34	201.74	188.68	73	181.33	224.46	272.26	231.48	272.81	231.89	216.87
160.68	198.89	241.25	205.10	241.73	205.48	192.19	74	184.69	228.61	277.30	235.75	277.86	236.18	220.90
163.63	202.53	245.69	208.86	246.17	209.24	195.71	75	188.08	232.79	282.40	240.07	282.95	240.51	224.95
166.49	206.07	249.98	212.52	250.47	212.90	199.13	76	191.37	236.86	287.34	244.27	287.90	244.71	228.88
169.39	209.64	254.32	216.21	254.83	216.62	202.59	77	194.70	240.96	292.32	248.52	292.91	248.98	232.86
172.28	213.24	258.66	219.91	259.18	220.30	206.06	78	198.02	245.10	297.31	252.77	297.91	253.22	236.85
175.42	217.13	263.37	223.91	263.89	224.30	209.80	79	201.63	249.57	302.73	257.37	303.33	257.82	241.15
178.45	220.86	267.91	227.77	268.45	228.17	213.40	80	205.12	253.87	307.95	261.80	308.56	262.26	245.29
181.33	224.43	272.25	231.46	272.81	231.89	216.87	81	208.43	257.97	312.93	266.05	313.58	266.54	249.28
184.11	227.87	276.41	234.99	276.97	235.41	220.18	82	211.62	261.92	317.71	270.10	318.36	270.59	253.08
186.71	231.10	280.35	238.33	280.90	238.77	223.31	83	214.61	265.63	322.24	273.95	322.88	274.44	256.68
189.18	234.16	284.06	241.49	284.63	241.94	226.28	84	217.45	269.16	326.50	277.57	327.16	278.09	260.09
191.52	237.04	287.54	244.46	288.12	244.89	229.04	85	220.14	272.45	330.50	280.99	331.17	281.48	263.27
193.65	239.71	290.77	247.21	291.35	247.65	231.63	86	222.59	275.53	334.22	284.15	334.89	284.66	266.24
195.65	242.15	293.75	249.73	294.33	250.18	234.00	87	224.88	278.33	337.64	287.04	338.31	287.56	268.96
197.45	244.38	296.45	252.03	297.05	252.50	236.16	88	226.95	280.90	340.75	289.69	341.44	290.23	271.45
199.07	246.38	298.87	254.09	299.47	254.55	238.09	89	228.81	283.20	343.53	292.06	344.22	292.59	273.66
201.04	248.86	301.87	256.64	302.48	257.11	240.48	90+	231.09	286.05	346.98	294.99	347.68	295.53	276.41

CO42.C-PA

To obtain annual, semiannual, and quarterly premiums, multiply the the above-quoted premiums by 12, 6, and 3, respectively.