

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Florida

2004 Non-Tobacco* Gross Premiums

Group Policy Form = HDGP-2003. Certificate Form = HDGC-2003. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained Age(s)	Mode	Zip Codes 321-322, 325, 327-328, 330-342, 346-349						Attained Age(s)	Mode	Zip Codes 320, 323-324, 326, 329, 344					
		\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Per Child	Annual	\$742.56	\$686.46	\$644.64	\$604.86	\$579.36	\$549.78	Per Child	Annual	\$611.52	\$565.32	\$530.88	\$498.12	\$477.12	\$452.76
	Semi-Annual	\$386.13	\$356.96	\$335.21	\$314.53	\$301.27	\$285.89		Semi-Annual	\$317.99	\$293.97	\$276.06	\$259.02	\$248.10	\$235.44
	Quarterly	\$196.78	\$181.91	\$170.83	\$160.29	\$153.53	\$145.69		Quarterly	\$162.05	\$149.81	\$140.68	\$132.00	\$126.44	\$119.98
	Monthly Direct	\$74.26	\$68.65	\$64.46	\$60.49	\$57.94	\$54.98		Monthly Direct	\$61.15	\$56.53	\$53.09	\$49.81	\$47.71	\$45.28
	Monthly Bank Draft	\$62.38	\$57.66	\$54.15	\$50.81	\$48.67	\$46.18		Monthly Bank Draft	\$51.37	\$47.49	\$44.59	\$41.84	\$40.08	\$38.03
19	Annual	\$532.44	\$432.48	\$375.36	\$324.36	\$331.50	\$278.46	19	Annual	\$438.48	\$356.16	\$309.12	\$267.12	\$273.00	\$229.32
	Semi-Annual	\$276.87	\$224.89	\$195.19	\$168.67	\$172.38	\$144.80		Semi-Annual	\$228.01	\$185.20	\$160.74	\$138.90	\$141.96	\$119.25
	Quarterly	\$141.10	\$114.61	\$99.47	\$85.96	\$87.85	\$73.79		Quarterly	\$116.20	\$94.38	\$81.92	\$70.79	\$72.35	\$60.77
	Monthly Direct	\$53.24	\$43.25	\$37.54	\$32.44	\$33.15	\$27.85		Monthly Direct	\$43.85	\$35.62	\$30.91	\$26.71	\$27.30	\$22.93
	Monthly Bank Draft	\$44.72	\$36.33	\$31.53	\$27.25	\$27.85	\$23.39		Monthly Bank Draft	\$36.83	\$29.92	\$25.97	\$22.44	\$22.93	\$19.26
20	Annual	\$533.46	\$433.50	\$376.38	\$325.38	\$331.50	\$278.46	20	Annual	\$439.32	\$357.00	\$309.96	\$267.96	\$273.00	\$229.32
	Semi-Annual	\$277.40	\$225.42	\$195.72	\$169.20	\$172.38	\$144.80		Semi-Annual	\$228.45	\$185.64	\$161.18	\$139.34	\$141.96	\$119.25
	Quarterly	\$141.37	\$114.88	\$99.74	\$86.23	\$87.85	\$73.79		Quarterly	\$116.42	\$94.61	\$82.14	\$71.01	\$72.35	\$60.77
	Monthly Direct	\$53.35	\$43.35	\$37.64	\$32.54	\$33.15	\$27.85		Monthly Direct	\$43.93	\$35.70	\$31.00	\$26.80	\$27.30	\$22.93
	Monthly Bank Draft	\$44.81	\$36.41	\$31.62	\$27.33	\$27.85	\$23.39		Monthly Bank Draft	\$36.90	\$29.99	\$26.04	\$22.51	\$22.93	\$19.26
21	Annual	\$537.54	\$437.58	\$379.44	\$328.44	\$334.56	\$281.52	21	Annual	\$442.68	\$360.36	\$312.48	\$270.48	\$275.52	\$231.84
	Semi-Annual	\$279.52	\$227.54	\$197.31	\$170.79	\$173.97	\$146.39		Semi-Annual	\$230.19	\$187.39	\$162.49	\$140.65	\$143.27	\$120.56
	Quarterly	\$142.45	\$115.96	\$100.55	\$87.04	\$88.66	\$74.60		Quarterly	\$117.31	\$95.50	\$82.81	\$71.68	\$73.01	\$61.44
	Monthly Direct	\$53.75	\$43.76	\$37.94	\$32.84	\$33.46	\$28.15		Monthly Direct	\$44.27	\$36.04	\$31.25	\$27.05	\$27.55	\$23.18
	Monthly Bank Draft	\$45.15	\$36.76	\$31.87	\$27.59	\$28.10	\$23.65		Monthly Bank Draft	\$37.19	\$30.27	\$26.25	\$22.72	\$23.14	\$19.47
22	Annual	\$545.70	\$444.72	\$386.58	\$334.56	\$339.66	\$285.60	22	Annual	\$449.40	\$366.24	\$318.36	\$275.52	\$279.72	\$235.20
	Semi-Annual	\$283.76	\$231.25	\$201.02	\$173.97	\$176.62	\$148.51		Semi-Annual	\$233.69	\$190.44	\$165.55	\$143.27	\$145.45	\$122.30
	Quarterly	\$144.61	\$117.85	\$102.44	\$88.66	\$90.01	\$75.68		Quarterly	\$119.09	\$97.05	\$84.37	\$73.01	\$74.13	\$62.33
	Monthly Direct	\$54.57	\$44.47	\$38.66	\$33.46	\$33.97	\$28.56		Monthly Direct	\$44.94	\$36.62	\$31.84	\$27.55	\$27.97	\$23.52
	Monthly Bank Draft	\$45.84	\$37.36	\$32.47	\$28.10	\$28.53	\$23.99		Monthly Bank Draft	\$37.75	\$30.76	\$26.74	\$23.14	\$23.50	\$19.76
23	Annual	\$558.96	\$455.94	\$396.78	\$343.74	\$346.80	\$293.76	23	Annual	\$460.32	\$375.48	\$326.76	\$283.08	\$285.60	\$241.92
	Semi-Annual	\$290.66	\$237.09	\$206.33	\$178.74	\$180.34	\$152.76		Semi-Annual	\$239.37	\$195.25	\$169.92	\$147.20	\$148.51	\$125.80
	Quarterly	\$148.12	\$120.82	\$105.15	\$91.09	\$91.90	\$77.85		Quarterly	\$121.98	\$99.50	\$86.59	\$75.02	\$75.68	\$64.11
	Monthly Direct	\$55.90	\$45.59	\$39.68	\$34.37	\$34.68	\$29.38		Monthly Direct	\$46.03	\$37.55	\$32.68	\$28.31	\$28.56	\$24.19
	Monthly Bank Draft	\$46.95	\$38.30	\$33.33	\$28.87	\$29.13	\$24.68		Monthly Bank Draft	\$38.67	\$31.54	\$27.45	\$23.78	\$23.99	\$20.32
24	Annual	\$576.30	\$471.24	\$410.04	\$355.98	\$357.00	\$302.94	24	Annual	\$474.60	\$388.08	\$337.68	\$293.16	\$294.00	\$249.48
	Semi-Annual	\$299.68	\$245.04	\$213.22	\$185.11	\$185.64	\$157.53		Semi-Annual	\$246.79	\$201.80	\$175.59	\$152.44	\$152.88	\$129.73
	Quarterly	\$152.72	\$124.88	\$108.66	\$94.33	\$94.61	\$80.28		Quarterly	\$125.77	\$102.84	\$89.49	\$77.69	\$77.91	\$66.11
	Monthly Direct	\$57.63	\$47.12	\$41.00	\$35.60	\$35.70	\$30.29		Monthly Direct	\$47.46	\$38.81	\$33.77	\$29.32	\$29.40	\$24.95
	Monthly Bank Draft	\$48.41	\$39.58	\$34.44	\$29.90	\$29.99	\$25.45		Monthly Bank Draft	\$39.87	\$32.60	\$28.37	\$24.63	\$24.70	\$20.96
25	Annual	\$595.68	\$489.60	\$426.36	\$371.28	\$369.24	\$315.18	25	Annual	\$490.56	\$403.20	\$351.12	\$305.76	\$304.08	\$259.56
	Semi-Annual	\$309.75	\$254.59	\$221.71	\$193.07	\$192.00	\$163.89		Semi-Annual	\$255.09	\$209.66	\$182.58	\$159.00	\$158.12	\$134.97
	Quarterly	\$157.86	\$129.74	\$112.99	\$98.39	\$97.85	\$83.52		Quarterly	\$130.00	\$106.85	\$93.05	\$81.03	\$80.58	\$68.78
	Monthly Direct	\$59.57	\$48.96	\$42.64	\$37.13	\$36.92	\$31.52		Monthly Direct	\$49.06	\$40.32	\$35.11	\$30.58	\$30.41	\$25.96
	Monthly Bank Draft	\$50.04	\$41.13	\$35.81	\$31.19	\$31.02	\$26.48		Monthly Bank Draft	\$41.21	\$33.87	\$29.49	\$25.68	\$25.54	\$21.80
26	Annual	\$619.14	\$508.98	\$444.72	\$387.60	\$382.50	\$328.44	26	Annual	\$509.88	\$419.16	\$366.24	\$319.20	\$315.00	\$270.48
	Semi-Annual	\$321.95	\$264.67	\$231.25	\$201.55	\$198.90	\$170.79		Semi-Annual	\$265.14	\$217.96	\$190.44	\$165.98	\$163.80	\$140.65
	Quarterly	\$164.07	\$134.88	\$117.85	\$102.71	\$101.36	\$87.04		Quarterly	\$135.12	\$111.08	\$97.05	\$84.59	\$83.48	\$71.68
	Monthly Direct	\$61.91	\$50.90	\$44.47	\$38.76	\$38.25	\$32.84		Monthly Direct	\$50.99	\$41.92	\$36.62	\$31.92	\$31.50	\$27.05
	Monthly Bank Draft	\$52.01	\$42.75	\$37.36	\$32.56	\$32.13	\$27.59		Monthly Bank Draft	\$42.83	\$35.21	\$30.76	\$26.81	\$26.46	\$22.72
27	Annual	\$642.60	\$530.40	\$463.08	\$405.96	\$396.78	\$342.72	27	Annual	\$529.20	\$436.80	\$381.36	\$334.32	\$326.76	\$282.24
	Semi-Annual	\$334.15	\$275.81	\$240.80	\$211.10	\$206.33	\$178.21		Semi-Annual	\$275.18	\$227.14	\$198.31	\$173.85	\$169.92	\$146.76
	Quarterly	\$170.29	\$140.56	\$122.72	\$107.58	\$105.15	\$90.82		Quarterly	\$140.24	\$115.75	\$101.06	\$88.59	\$86.59	\$74.79
	Monthly Direct	\$64.26	\$53.04	\$46.31	\$40.60	\$39.68	\$34.27		Monthly Direct	\$52.92	\$43.68	\$38.14	\$33.43	\$32.68	\$28.22
	Monthly Bank Draft	\$53.98	\$44.55	\$38.90	\$34.10	\$33.33	\$28.79		Monthly Bank Draft	\$44.45	\$36.69	\$32.03	\$28.08	\$27.45	\$23.71
28	Annual	\$668.10	\$552.84	\$483.48	\$424.32	\$411.06	\$358.02	28	Annual	\$550.20	\$455.28	\$398.16	\$349.44	\$338.52	\$294.84
	Semi-Annual	\$347.41	\$287.48	\$251.41	\$220.65	\$213.75	\$186.17		Semi-Annual	\$286.10	\$236.75	\$207.04	\$181.71	\$176.03	\$153.32
	Quarterly	\$177.05	\$146.50	\$128.12	\$112.44	\$108.93	\$94.88		Quarterly	\$145.80	\$120.65	\$105.51	\$92.60	\$89.71	\$78.13
	Monthly Direct	\$66.81	\$55.28	\$48.35	\$42.43	\$41.11	\$35.80		Monthly Direct	\$55.02	\$45.53	\$39.82	\$34.94	\$33.85	\$29.48
	Monthly Bank Draft	\$56.12	\$46.44	\$40.61	\$35.64	\$34.53	\$30.07		Monthly Bank Draft	\$46.22	\$38.24	\$33.45	\$29.35	\$28.44	\$24.77

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		\$25,000	\$30,000	\$35,000	\$40,000	\$45,000			\$50,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
29	Annual	\$693.60	\$576.30	\$504.90	\$443.70	\$426.36	\$373.32	29	Annual	\$571.20	\$474.60	\$415.80	\$365.40	\$351.12	\$307.44
	Semi-Annual	\$360.67	\$299.68	\$262.55	\$220.72	\$221.71	\$194.13	29	Semi-Annual	\$297.02	\$246.79	\$216.22	\$190.01	\$182.58	\$159.87
	Quarterly	\$183.80	\$152.72	\$133.80	\$117.58	\$112.99	\$98.93	29	Quarterly	\$151.37	\$125.77	\$110.19	\$96.83	\$93.05	\$81.47
	Monthly Direct	\$69.36	\$57.63	\$50.49	\$44.37	\$42.64	\$37.33	29	Monthly Direct	\$57.12	\$47.46	\$41.58	\$36.54	\$35.11	\$30.74
	Monthly Bank Draft	\$58.26	\$48.41	\$42.41	\$37.27	\$35.81	\$31.36	29	Monthly Bank Draft	\$47.98	\$39.87	\$34.93	\$30.69	\$29.49	\$25.82
30	Annual	\$721.14	\$600.78	\$526.32	\$465.12	\$442.68	\$389.64	30	Annual	\$593.88	\$494.76	\$433.44	\$383.04	\$364.56	\$320.88
	Semi-Annual	\$374.99	\$312.41	\$273.69	\$241.86	\$230.19	\$202.61	30	Semi-Annual	\$308.82	\$257.28	\$225.39	\$199.18	\$189.57	\$166.86
	Quarterly	\$191.10	\$159.21	\$139.47	\$123.26	\$117.31	\$103.25	30	Quarterly	\$157.38	\$131.11	\$114.86	\$101.51	\$96.61	\$85.03
	Monthly Direct	\$72.11	\$60.08	\$52.63	\$46.51	\$44.27	\$38.96	30	Monthly Direct	\$59.39	\$49.48	\$43.34	\$38.30	\$36.46	\$32.09
	Monthly Bank Draft	\$60.58	\$50.47	\$44.21	\$39.07	\$37.19	\$32.73	30	Monthly Bank Draft	\$49.89	\$41.56	\$36.41	\$32.18	\$30.62	\$26.95
31	Annual	\$748.68	\$628.28	\$548.76	\$485.52	\$459.00	\$405.96	31	Annual	\$616.56	\$515.76	\$451.92	\$399.84	\$378.00	\$334.32
	Semi-Annual	\$389.31	\$325.67	\$285.36	\$252.47	\$238.68	\$211.10	31	Semi-Annual	\$320.61	\$268.20	\$235.00	\$207.92	\$196.56	\$173.85
	Quarterly	\$198.40	\$165.96	\$145.42	\$128.66	\$121.64	\$107.58	31	Quarterly	\$163.39	\$136.68	\$119.76	\$105.96	\$100.17	\$88.59
	Monthly Direct	\$74.87	\$62.63	\$54.88	\$48.55	\$45.90	\$40.60	31	Monthly Direct	\$61.66	\$51.58	\$45.19	\$39.98	\$37.80	\$33.43
	Monthly Bank Draft	\$62.89	\$52.61	\$46.10	\$40.78	\$38.56	\$34.10	31	Monthly Bank Draft	\$51.79	\$43.32	\$37.96	\$33.59	\$31.75	\$28.08
32	Annual	\$777.24	\$651.78	\$572.22	\$507.96	\$475.32	\$423.30	32	Annual	\$640.08	\$536.76	\$471.24	\$418.32	\$391.44	\$348.60
	Semi-Annual	\$404.16	\$338.93	\$297.55	\$264.14	\$247.17	\$220.12	32	Semi-Annual	\$332.84	\$279.12	\$245.04	\$217.53	\$203.55	\$181.27
	Quarterly	\$205.97	\$172.72	\$151.64	\$134.61	\$125.96	\$112.17	32	Quarterly	\$169.62	\$142.24	\$124.88	\$110.85	\$103.73	\$92.38
	Monthly Direct	\$77.72	\$65.18	\$57.22	\$50.80	\$47.53	\$42.33	32	Monthly Direct	\$64.01	\$53.68	\$47.12	\$41.83	\$39.14	\$34.86
	Monthly Bank Draft	\$65.29	\$54.75	\$48.07	\$42.67	\$39.93	\$35.56	32	Monthly Bank Draft	\$53.77	\$45.09	\$39.58	\$35.14	\$32.88	\$29.28
33	Annual	\$806.82	\$679.32	\$596.70	\$531.42	\$492.66	\$441.66	33	Annual	\$664.44	\$559.44	\$491.40	\$437.64	\$405.72	\$363.72
	Semi-Annual	\$419.55	\$353.25	\$310.28	\$276.34	\$256.18	\$229.66	33	Semi-Annual	\$345.51	\$290.91	\$255.53	\$227.57	\$210.97	\$189.13
	Quarterly	\$213.81	\$180.02	\$158.13	\$140.83	\$130.55	\$117.04	33	Quarterly	\$176.08	\$148.25	\$130.22	\$115.97	\$107.52	\$96.39
	Monthly Direct	\$80.68	\$67.93	\$59.67	\$53.14	\$49.27	\$44.17	33	Monthly Direct	\$66.44	\$55.94	\$49.14	\$43.76	\$40.57	\$36.37
	Monthly Bank Draft	\$67.77	\$57.06	\$50.12	\$44.64	\$41.38	\$37.10	33	Monthly Bank Draft	\$55.81	\$46.99	\$41.28	\$36.76	\$34.08	\$30.55
34	Annual	\$838.44	\$706.86	\$622.20	\$554.88	\$511.02	\$460.02	34	Annual	\$690.48	\$582.12	\$512.40	\$456.96	\$420.84	\$378.84
	Semi-Annual	\$435.99	\$367.57	\$323.54	\$288.54	\$265.73	\$239.21	34	Semi-Annual	\$359.05	\$302.70	\$266.45	\$237.62	\$218.84	\$197.00
	Quarterly	\$222.19	\$187.32	\$164.88	\$147.04	\$135.42	\$121.91	34	Quarterly	\$182.98	\$154.26	\$135.79	\$121.09	\$111.52	\$100.39
	Monthly Direct	\$83.84	\$70.69	\$62.22	\$55.49	\$51.10	\$46.00	34	Monthly Direct	\$69.05	\$58.21	\$51.24	\$45.70	\$42.08	\$37.88
	Monthly Bank Draft	\$70.43	\$59.38	\$52.26	\$46.61	\$42.93	\$38.64	34	Monthly Bank Draft	\$58.00	\$48.90	\$43.04	\$38.38	\$35.35	\$31.82
35	Annual	\$870.06	\$736.44	\$648.72	\$580.38	\$529.38	\$479.40	35	Annual	\$716.52	\$606.48	\$534.24	\$477.96	\$435.96	\$394.80
	Semi-Annual	\$452.43	\$382.95	\$337.33	\$301.80	\$275.28	\$249.29	35	Semi-Annual	\$372.59	\$315.37	\$277.80	\$248.54	\$226.70	\$205.30
	Quarterly	\$230.57	\$195.16	\$171.91	\$153.80	\$140.29	\$127.04	35	Quarterly	\$189.88	\$160.72	\$141.57	\$126.66	\$115.53	\$104.62
	Monthly Direct	\$87.01	\$73.64	\$64.87	\$58.04	\$52.94	\$47.94	35	Monthly Direct	\$71.65	\$60.65	\$53.42	\$47.80	\$43.60	\$39.48
	Monthly Bank Draft	\$73.09	\$61.86	\$54.49	\$48.75	\$44.47	\$40.27	35	Monthly Bank Draft	\$60.19	\$50.94	\$44.88	\$40.15	\$36.62	\$33.16
36	Annual	\$903.72	\$767.04	\$675.24	\$605.88	\$548.76	\$500.82	36	Annual	\$744.24	\$631.68	\$556.08	\$498.96	\$451.92	\$412.44
	Semi-Annual	\$469.93	\$398.86	\$351.12	\$315.06	\$285.36	\$260.43	36	Semi-Annual	\$387.00	\$328.47	\$289.16	\$259.46	\$235.00	\$214.47
	Quarterly	\$239.49	\$203.27	\$178.94	\$160.56	\$145.42	\$132.72	36	Quarterly	\$197.22	\$167.40	\$147.36	\$132.22	\$119.76	\$109.30
	Monthly Direct	\$90.37	\$76.70	\$67.52	\$60.59	\$54.88	\$50.08	36	Monthly Direct	\$74.42	\$63.17	\$55.61	\$49.90	\$45.19	\$41.24
	Monthly Bank Draft	\$75.91	\$64.43	\$56.72	\$50.89	\$46.10	\$42.07	36	Monthly Bank Draft	\$62.52	\$53.06	\$46.71	\$41.91	\$37.96	\$34.64
37	Annual	\$938.40	\$799.68	\$703.80	\$633.42	\$569.16	\$521.22	37	Annual	\$772.80	\$658.56	\$579.60	\$521.64	\$468.72	\$429.24
	Semi-Annual	\$487.97	\$415.83	\$365.98	\$329.38	\$295.96	\$271.03	37	Semi-Annual	\$401.86	\$342.45	\$301.39	\$271.25	\$243.73	\$223.20
	Quarterly	\$248.68	\$211.92	\$186.51	\$167.86	\$150.83	\$138.12	37	Quarterly	\$204.79	\$174.52	\$153.59	\$138.23	\$124.21	\$113.75
	Monthly Direct	\$93.84	\$79.97	\$70.38	\$63.34	\$56.92	\$52.12	37	Monthly Direct	\$77.28	\$65.86	\$57.96	\$52.16	\$46.87	\$42.92
	Monthly Bank Draft	\$78.83	\$67.17	\$59.12	\$53.21	\$47.81	\$43.78	37	Monthly Bank Draft	\$64.92	\$55.32	\$48.69	\$43.82	\$39.37	\$36.06
38	Annual	\$974.10	\$832.32	\$733.38	\$661.98	\$589.56	\$543.66	38	Annual	\$802.20	\$685.44	\$603.96	\$545.16	\$485.52	\$447.72
	Semi-Annual	\$506.53	\$432.81	\$381.36	\$344.23	\$306.57	\$282.70	38	Semi-Annual	\$417.14	\$356.43	\$314.06	\$283.48	\$252.47	\$232.81
	Quarterly	\$258.14	\$220.56	\$194.35	\$175.42	\$156.23	\$144.07	38	Quarterly	\$212.58	\$181.64	\$160.05	\$144.47	\$128.66	\$118.65
	Monthly Direct	\$97.41	\$83.23	\$73.34	\$66.20	\$58.96	\$54.37	38	Monthly Direct	\$80.22	\$68.54	\$60.40	\$54.52	\$48.55	\$44.77
	Monthly Bank Draft	\$81.82	\$69.91	\$61.60	\$55.61	\$49.52	\$45.67	38	Monthly Bank Draft	\$67.38	\$57.58	\$50.73	\$45.79	\$40.78	\$37.61
39	Annual	\$1,009.80	\$865.98	\$763.98	\$691.56	\$609.96	\$566.10	39	Annual	\$831.60	\$713.16	\$629.16	\$569.52	\$502.32	\$466.20
	Semi-Annual	\$525.10	\$450.31	\$397.27	\$359.61	\$317.18	\$294.37	39	Semi-Annual	\$432.43	\$370.84	\$327.16	\$296.15	\$261.21	\$242.42
	Quarterly	\$267.60	\$229.48	\$202.45	\$183.26	\$161.64	\$150.02	39	Quarterly	\$220.37	\$188.99	\$166.73	\$150.92	\$133.11	\$123.54
	Monthly Direct	\$100.98	\$86.60	\$76.40	\$69.16	\$61.00	\$56.61	39	Monthly Direct	\$83.16	\$71.32	\$62.92	\$56.95	\$50.23	\$46.62
	Monthly Bank Draft	\$84.82	\$72.74	\$64.17	\$58.09	\$51.24	\$47.55	39	Monthly Bank Draft	\$69.85	\$59.91	\$52.85	\$47.84	\$42.19	\$39.16
40	Annual	\$1,046.52	\$900.66	\$795.60	\$721.14	\$630.36	\$589.56	40	Annual	\$861.84	\$741.72	\$655.20	\$593.88	\$519.12	\$485.52
	Semi-Annual	\$544.19	\$468.34	\$413.71	\$374.99	\$327.79	\$306.57	40	Semi-Annual	\$448.16	\$385.69	\$340.70	\$308.82	\$269.94	\$252.47
	Quarterly	\$277.33	\$238.67	\$210.83	\$191.10	\$167.05	\$156.23	40	Quarterly	\$228.39	\$196.56	\$173.63	\$157.38	\$137.57	\$128.66
	Monthly Direct	\$104.65	\$90.07	\$79.56	\$72.11	\$63.04	\$58.96	40	Monthly Direct	\$86.18	\$74.17	\$65.52	\$59.39	\$51.91	\$48.55
	Monthly Bank Draft	\$87.91	\$75.66	\$66.83	\$60.58	\$52.95	\$49.52	40	Monthly Bank Draft	\$72.39	\$62.30	\$55.04	\$49.89	\$43.61	\$40.78
41	Annual	\$1,084.26	\$935.34	\$827.22	\$752.76	\$650.76	\$613.02	41	Annual	\$892.92	\$770.28	\$681.24	\$619.92	\$535.92	\$504.84
	Semi-Annual	\$563.82	\$486.38	\$430.15	\$391.44	\$338.40	\$318.77	41	Semi-Annual	\$464.32	\$400.55	\$354.24	\$322.36	\$278.68	\$262.52
	Quarterly	\$287.33	\$247.87	\$219.21	\$199.48	\$172.45	\$162.45	41	Quarterly	\$236.62	\$204.12	\$180.53	\$164.28	\$142.02	\$133.78
	Monthly Direct	\$108.43	\$93.53	\$82.72	\$75.28	\$65.08	\$61.30	41	Monthly Direct	\$89.29	\$77.03	\$68.12	\$61.99	\$53.59	\$50.48
	Monthly Bank Draft	\$91.08	\$78.57	\$69.49	\$63.23	\$54.66	\$51.49	41	Monthly Bank Draft	\$75.01	\$64.70	\$57.22	\$52.07	\$45.02	\$42.41

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Florida

2004 Non-Tobacco* Gross Premiums

Group Policy Form = HDGP-2003. Certificate Form = HDGC-2003. Primary Insured Plan Code = HDM33. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained Age(s)	Mode	Zip Codes 321-322, 325, 327-328, 330-342, 346-349					Attained Age(s)	Mode	Zip Codes 320, 323-324, 326, 329, 344						
		\$25,000	\$30,000	\$35,000	\$40,000	\$45,000			\$50,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
42	Annual	\$1,122.00	\$971.04	\$858.84	\$785.40	\$671.16	\$636.48	42	Annual	\$924.00	\$799.68	\$707.28	\$646.80	\$552.72	\$524.16
	Semi-Annual	\$583.44	\$504.94	\$446.60	\$408.41	\$349.00	\$330.97	Semi-Annual	\$480.48	\$415.83	\$367.79	\$336.34	\$287.41	\$272.56	
	Quarterly	\$297.33	\$257.33	\$227.59	\$208.13	\$177.86	\$168.67	Quarterly	\$244.86	\$211.92	\$187.43	\$171.40	\$146.47	\$138.90	
	Monthly Direct	\$112.20	\$97.10	\$85.88	\$78.54	\$67.12	\$63.65	Monthly Direct	\$92.40	\$79.97	\$70.73	\$64.68	\$55.27	\$52.42	
	Monthly Bank Draft	\$94.25	\$81.57	\$72.14	\$65.97	\$56.38	\$53.46	Monthly Bank Draft	\$77.62	\$67.17	\$59.41	\$54.33	\$46.43	\$44.03	
43	Annual	\$1,160.76	\$1,007.76	\$892.50	\$819.06	\$692.58	\$661.98	43	Annual	\$955.92	\$829.92	\$735.00	\$674.52	\$570.36	\$545.16
	Semi-Annual	\$603.60	\$524.04	\$464.10	\$425.91	\$360.14	\$344.23	Semi-Annual	\$497.08	\$431.56	\$382.20	\$350.75	\$296.59	\$283.48	
	Quarterly	\$307.60	\$267.06	\$236.51	\$217.05	\$183.53	\$175.42	Quarterly	\$253.32	\$219.93	\$194.78	\$178.75	\$151.15	\$144.47	
	Monthly Direct	\$116.08	\$100.78	\$89.25	\$81.91	\$69.26	\$66.20	Monthly Direct	\$95.59	\$82.99	\$73.50	\$67.45	\$57.04	\$54.52	
	Monthly Bank Draft	\$97.50	\$84.65	\$74.97	\$68.80	\$58.18	\$55.61	Monthly Bank Draft	\$80.30	\$69.71	\$61.74	\$56.66	\$47.91	\$45.79	
44	Annual	\$1,203.60	\$1,047.54	\$929.22	\$854.76	\$715.02	\$688.50	44	Annual	\$991.20	\$862.68	\$765.24	\$703.92	\$588.84	\$567.00
	Semi-Annual	\$625.87	\$544.72	\$483.19	\$444.48	\$371.81	\$358.02	Semi-Annual	\$515.42	\$448.59	\$397.92	\$366.04	\$306.20	\$294.84	
	Quarterly	\$318.95	\$277.60	\$246.24	\$226.51	\$189.48	\$182.45	Quarterly	\$262.67	\$228.61	\$202.79	\$186.54	\$156.04	\$150.26	
	Monthly Direct	\$120.36	\$104.75	\$92.92	\$85.48	\$71.50	\$68.85	Monthly Direct	\$99.12	\$86.27	\$76.52	\$70.39	\$58.88	\$56.70	
	Monthly Bank Draft	\$101.10	\$87.99	\$78.05	\$71.80	\$60.06	\$57.83	Monthly Bank Draft	\$83.26	\$72.47	\$64.28	\$59.13	\$49.46	\$47.63	
45	Annual	\$1,251.54	\$1,093.44	\$970.02	\$894.54	\$742.56	\$719.10	45	Annual	\$1,030.68	\$900.48	\$798.84	\$736.68	\$611.52	\$592.20
	Semi-Annual	\$650.80	\$568.59	\$504.41	\$465.16	\$386.13	\$373.93	Semi-Annual	\$535.95	\$468.25	\$415.40	\$383.07	\$317.99	\$307.94	
	Quarterly	\$331.66	\$289.76	\$257.06	\$237.05	\$196.78	\$190.56	Quarterly	\$273.13	\$238.63	\$211.69	\$195.22	\$162.05	\$156.93	
	Monthly Direct	\$125.15	\$109.34	\$97.00	\$89.45	\$74.26	\$71.91	Monthly Direct	\$103.07	\$90.05	\$79.88	\$73.67	\$61.15	\$59.22	
	Monthly Bank Draft	\$105.13	\$91.85	\$81.48	\$75.14	\$62.38	\$60.40	Monthly Bank Draft	\$86.58	\$75.64	\$67.10	\$61.88	\$51.37	\$49.74	
46	Annual	\$1,308.66	\$1,147.50	\$1,017.96	\$940.44	\$778.26	\$754.80	46	Annual	\$1,077.72	\$945.00	\$838.32	\$774.48	\$640.92	\$621.60
	Semi-Annual	\$680.50	\$596.70	\$529.34	\$489.03	\$404.70	\$392.50	Semi-Annual	\$560.41	\$491.40	\$435.93	\$402.73	\$333.28	\$323.23	
	Quarterly	\$346.79	\$304.09	\$269.76	\$249.22	\$206.24	\$200.02	Quarterly	\$285.60	\$250.43	\$222.15	\$205.24	\$169.84	\$164.72	
	Monthly Direct	\$130.87	\$114.75	\$101.80	\$94.04	\$77.83	\$75.48	Monthly Direct	\$107.77	\$94.50	\$83.83	\$77.45	\$64.09	\$62.16	
	Monthly Bank Draft	\$109.93	\$96.39	\$85.51	\$79.00	\$65.37	\$63.40	Monthly Bank Draft	\$90.53	\$79.38	\$70.42	\$65.06	\$53.84	\$52.21	
47	Annual	\$1,378.02	\$1,211.76	\$1,075.08	\$993.48	\$823.14	\$796.62	47	Annual	\$1,134.84	\$997.92	\$885.36	\$818.16	\$677.88	\$656.04
	Semi-Annual	\$716.57	\$630.12	\$559.04	\$516.61	\$428.03	\$414.24	Semi-Annual	\$590.12	\$518.92	\$460.39	\$425.44	\$352.50	\$341.14	
	Quarterly	\$365.18	\$321.12	\$284.90	\$263.27	\$218.13	\$211.10	Quarterly	\$300.73	\$264.45	\$234.62	\$216.81	\$179.64	\$173.85	
	Monthly Direct	\$137.80	\$121.18	\$107.51	\$99.35	\$82.31	\$79.66	Monthly Direct	\$113.48	\$99.79	\$88.54	\$81.82	\$67.79	\$65.60	
	Monthly Bank Draft	\$115.75	\$101.79	\$90.31	\$83.45	\$69.14	\$66.92	Monthly Bank Draft	\$95.33	\$83.83	\$74.37	\$68.73	\$56.94	\$55.11	
48	Annual	\$1,460.64	\$1,288.26	\$1,143.42	\$1,052.64	\$879.24	\$845.58	48	Annual	\$1,202.88	\$1,060.92	\$941.64	\$866.88	\$724.08	\$696.36
	Semi-Annual	\$759.53	\$669.90	\$594.58	\$547.37	\$457.20	\$439.70	Semi-Annual	\$625.50	\$551.68	\$489.65	\$450.78	\$376.52	\$362.11	
	Quarterly	\$387.07	\$341.39	\$303.01	\$278.95	\$233.00	\$224.08	Quarterly	\$318.76	\$281.14	\$249.53	\$229.72	\$191.88	\$184.54	
	Monthly Direct	\$146.06	\$128.83	\$114.34	\$105.26	\$87.92	\$84.56	Monthly Direct	\$120.29	\$106.09	\$94.16	\$86.69	\$72.41	\$69.64	
	Monthly Bank Draft	\$122.69	\$108.21	\$96.05	\$88.42	\$73.86	\$71.03	Monthly Bank Draft	\$101.04	\$89.12	\$79.10	\$72.82	\$60.82	\$58.49	
49	Annual	\$1,554.48	\$1,375.98	\$1,219.92	\$1,119.96	\$945.54	\$900.66	49	Annual	\$1,280.16	\$1,133.16	\$1,004.64	\$922.32	\$778.68	\$741.72
	Semi-Annual	\$808.33	\$715.51	\$634.36	\$582.38	\$491.68	\$468.34	Semi-Annual	\$665.68	\$589.24	\$522.41	\$479.61	\$404.91	\$385.69	
	Quarterly	\$411.94	\$364.63	\$323.28	\$296.79	\$250.57	\$238.67	Quarterly	\$339.24	\$300.29	\$266.23	\$244.41	\$206.35	\$196.56	
	Monthly Direct	\$155.45	\$137.60	\$121.99	\$112.00	\$94.55	\$90.07	Monthly Direct	\$128.02	\$113.32	\$100.46	\$92.23	\$77.87	\$74.17	
	Monthly Bank Draft	\$130.58	\$115.58	\$102.47	\$94.08	\$79.43	\$75.66	Monthly Bank Draft	\$107.53	\$95.19	\$84.39	\$77.47	\$65.41	\$62.30	
50	Annual	\$1,657.50	\$1,472.88	\$1,304.58	\$1,191.36	\$1,022.04	\$960.84	50	Annual	\$1,365.00	\$1,212.96	\$1,074.36	\$981.12	\$841.68	\$791.28
	Semi-Annual	\$861.90	\$765.90	\$678.38	\$619.51	\$531.46	\$499.64	Semi-Annual	\$709.80	\$630.74	\$558.67	\$510.18	\$437.67	\$411.47	
	Quarterly	\$439.24	\$390.31	\$345.71	\$315.71	\$270.84	\$254.62	Quarterly	\$361.73	\$321.43	\$284.71	\$260.00	\$223.05	\$209.69	
	Monthly Direct	\$165.75	\$147.29	\$130.46	\$119.14	\$102.20	\$96.08	Monthly Direct	\$136.50	\$121.30	\$107.44	\$98.11	\$84.17	\$79.13	
	Monthly Bank Draft	\$139.23	\$123.72	\$109.58	\$100.07	\$85.85	\$80.71	Monthly Bank Draft	\$114.66	\$101.89	\$90.25	\$82.41	\$70.70	\$66.47	
51	Annual	\$1,769.70	\$1,577.94	\$1,395.36	\$1,267.86	\$1,105.68	\$1,026.12	51	Annual	\$1,457.40	\$1,299.48	\$1,149.12	\$1,044.12	\$910.56	\$845.04
	Semi-Annual	\$920.24	\$820.53	\$725.59	\$659.29	\$574.95	\$533.58	Semi-Annual	\$757.85	\$675.73	\$597.54	\$542.94	\$473.49	\$439.42	
	Quarterly	\$468.97	\$418.15	\$369.77	\$335.98	\$293.01	\$271.92	Quarterly	\$386.21	\$344.36	\$304.52	\$276.69	\$241.30	\$223.94	
	Monthly Direct	\$176.97	\$157.79	\$139.54	\$126.79	\$110.57	\$102.61	Monthly Direct	\$145.74	\$129.95	\$114.91	\$104.41	\$91.06	\$84.50	
	Monthly Bank Draft	\$148.65	\$132.55	\$117.21	\$106.50	\$92.88	\$86.19	Monthly Bank Draft	\$122.42	\$109.16	\$96.53	\$87.71	\$76.49	\$70.98	
52	Annual	\$1,887.00	\$1,690.14	\$1,491.24	\$1,347.42	\$1,295.40	\$1,093.44	52	Annual	\$1,554.00	\$1,391.88	\$1,228.08	\$1,109.64	\$1,066.80	\$900.48
	Semi-Annual	\$981.24	\$878.87	\$775.44	\$700.66	\$673.61	\$568.59	Semi-Annual	\$808.08	\$723.78	\$638.60	\$577.01	\$554.74	\$468.25	
	Quarterly	\$500.06	\$447.89	\$395.18	\$357.07	\$343.28	\$289.76	Quarterly	\$411.81	\$368.85	\$325.44	\$294.05	\$282.70	\$238.63	
	Monthly Direct	\$188.70	\$169.01	\$149.12	\$134.74	\$129.54	\$109.34	Monthly Direct	\$155.40	\$139.19	\$122.81	\$110.96	\$106.68	\$90.05	
	Monthly Bank Draft	\$158.51	\$141.97	\$125.26	\$113.18	\$108.81	\$91.85	Monthly Bank Draft	\$130.54	\$116.92	\$103.16	\$93.21	\$89.61	\$75.64	
53	Annual	\$2,012.46	\$1,809.48	\$1,594.26	\$1,431.06	\$1,295.40	\$1,165.86	53	Annual	\$1,657.32	\$1,490.16	\$1,312.92	\$1,178.52	\$1,066.80	\$960.12
	Semi-Annual	\$1,046.48	\$940.93	\$829.02	\$744.15	\$673.61	\$606.25	Semi-Annual	\$861.81	\$774.88	\$682.72	\$612.83	\$554.74	\$499.26	
	Quarterly	\$533.30	\$479.51	\$422.48	\$379.23	\$343.28	\$308.95	Quarterly	\$439.19	\$394.89	\$347.92	\$312.31	\$282.70	\$254.43	
	Monthly Direct	\$201.25	\$180.95	\$159.43	\$143.11	\$129.54	\$116.59	Monthly Direct	\$165.73	\$149.02	\$131.29	\$117.85	\$106.68	\$96.01	
	Monthly Bank Draft	\$169.05	\$152.00	\$133.92	\$120.21	\$108.81	\$97.93	Monthly Bank Draft	\$139.21	\$125.17	\$110.29	\$99.00	\$89.61	\$80.65	
54	Annual	\$2,150.16	\$1,940.04	\$1,706.46	\$1,524.90	\$1,402.50	\$1,245.42	54	Annual	\$1,770.72	\$1,597.68	\$1,405.32	\$1,255.80	\$1,155.00	\$1,025.64
	Semi-Annual	\$1,118.08	\$1,008.82	\$887.36	\$792.95	\$729.30	\$647.62	Semi-Annual	\$920.77	\$830.79	\$730.77	\$653.02	\$600.60	\$533.33	
	Quarterly	\$569.79	\$514.11	\$452.21	\$404.10	\$371.66	\$330.04	Quarterly	\$469.24	\$423.39	\$372.41	\$332.79	\$306.08	\$271.79	
	Monthly Direct	\$215.02	\$194.00	\$170.65	\$152.49	\$140.25	\$124.54	Monthly Direct	\$177.07	\$159.77	\$140.53	\$125.58	\$115.50	\$102.56	
	Monthly Bank Draft	\$180.61	\$162.96	\$143.34	\$128.09	\$117.81	\$104.62	Monthly Bank Draft	\$148.74	\$134.21	\$118.05	\$105.49	\$97.02	\$86.15	
55	Annual	\$2,308.26	\$2,088.96	\$1,837.02	\$1,634.04	\$1,523.88	\$1,339.26	55	Annual	\$1,900.92	\$1,720.32	\$1,512.84	\$1,345.68	\$1,254.96	\$1,102.92
	Semi-Annual	\$1,200.30	\$1,086.26	\$965.25	\$849.70	\$792.42	\$696.42	Semi-Annual	\$988.48	\$894.57	\$786.68	\$699.75	\$652.58	\$573.52	
	Quarterly	\$611.69	\$553.57	\$486.81	\$433.02	\$403.83	\$354.90	Quarterly	\$503.74	\$455.88	\$400.90	\$356.61	\$332.56	\$292.27	
	Monthly Direct	\$230.83	\$208.90	\$183.70	\$163.40	\$152.39	\$133.93	Monthly Direct	\$190.09	\$172.03	\$151.28	\$134.57	\$125.50	\$110.29	
	Monthly Bank Draft														

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Florida

2004 Non-Tobacco* Gross Premiums

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Attained Age(s)	Mode	Zip Codes 321-322, 325, 327-328, 330-342, 346-349						Attained Age(s)	Mode	Zip Codes 320, 323-324, 326, 329, 344					
		\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
56	Annual	\$2,499.00	\$2,264.40	\$1,994.10	\$1,768.68	\$1,663.62	\$1,453.50	56	Annual	\$2,058.00	\$1,864.80	\$1,642.20	\$1,456.56	\$1,370.04	\$1,197.00
	Semi-Annual	\$1,299.48	\$1,177.49	\$1,036.93	\$919.71	\$865.08	\$755.82		Semi-Annual	\$1,070.16	\$969.70	\$853.94	\$757.41	\$712.42	\$622.44
	Quarterly	\$662.24	\$600.07	\$528.44	\$468.70	\$440.86	\$385.18		Quarterly	\$545.37	\$494.17	\$435.18	\$385.99	\$363.06	\$317.21
	Monthly Direct	\$249.90	\$226.44	\$199.41	\$176.87	\$166.36	\$145.35		Monthly Direct	\$205.80	\$186.48	\$164.22	\$145.66	\$137.00	\$119.70
	Monthly Bank Draft	\$209.92	\$190.21	\$167.50	\$148.57	\$139.74	\$122.09		Monthly Bank Draft	\$172.87	\$156.64	\$137.94	\$122.35	\$115.08	\$100.55
57	Annual	\$2,730.54	\$2,472.48	\$2,183.82	\$1,934.94	\$1,826.82	\$1,594.26	57	Annual	\$2,248.68	\$2,036.16	\$1,798.44	\$1,593.48	\$1,504.44	\$1,312.92
	Semi-Annual	\$1,419.88	\$1,285.69	\$1,135.59	\$1,006.17	\$949.95	\$829.02		Semi-Annual	\$1,169.31	\$1,058.80	\$935.19	\$828.61	\$782.31	\$682.72
	Quarterly	\$723.59	\$655.21	\$578.71	\$512.76	\$484.11	\$422.48		Quarterly	\$595.90	\$539.58	\$476.59	\$422.27	\$398.68	\$347.92
	Monthly Direct	\$273.05	\$247.25	\$218.38	\$193.49	\$182.68	\$159.43		Monthly Direct	\$224.87	\$203.62	\$179.84	\$159.35	\$150.44	\$131.29
	Monthly Bank Draft	\$229.37	\$207.69	\$183.44	\$162.53	\$153.45	\$133.92		Monthly Bank Draft	\$188.89	\$171.04	\$151.07	\$133.85	\$126.37	\$110.29
58	Annual	\$3,010.02	\$2,719.32	\$2,412.30	\$2,137.92	\$2,017.56	\$1,766.64	58	Annual	\$2,478.84	\$2,239.44	\$1,986.60	\$1,760.64	\$1,661.52	\$1,454.88
	Semi-Annual	\$1,565.21	\$1,414.05	\$1,254.40	\$1,111.72	\$1,049.13	\$918.65		Semi-Annual	\$1,289.00	\$1,164.51	\$1,033.03	\$915.53	\$863.99	\$766.54
	Quarterly	\$797.66	\$720.62	\$639.26	\$566.55	\$534.65	\$468.16		Quarterly	\$656.89	\$593.45	\$526.45	\$466.57	\$440.30	\$385.54
	Monthly Direct	\$301.00	\$271.93	\$241.23	\$213.79	\$201.76	\$176.66		Monthly Direct	\$247.88	\$223.94	\$198.66	\$176.06	\$166.15	\$145.49
	Monthly Bank Draft	\$252.84	\$228.42	\$202.63	\$179.59	\$169.48	\$148.40		Monthly Bank Draft	\$208.22	\$188.11	\$166.87	\$147.89	\$139.57	\$122.21
59	Annual	\$3,337.44	\$3,004.92	\$2,680.56	\$2,380.68	\$2,235.84	\$1,971.66	59	Annual	\$2,748.48	\$2,474.64	\$2,207.52	\$1,960.56	\$1,841.28	\$1,623.72
	Semi-Annual	\$1,735.47	\$1,562.56	\$1,393.89	\$1,237.95	\$1,162.64	\$1,025.26		Semi-Annual	\$1,429.21	\$1,286.81	\$1,147.91	\$1,019.49	\$957.47	\$844.33
	Quarterly	\$884.42	\$796.30	\$710.35	\$630.88	\$592.50	\$522.49		Quarterly	\$728.35	\$655.78	\$584.99	\$519.55	\$487.94	\$430.29
	Monthly Direct	\$333.74	\$300.49	\$268.06	\$238.07	\$223.58	\$197.17		Monthly Direct	\$274.85	\$247.46	\$220.75	\$196.06	\$184.13	\$162.37
	Monthly Bank Draft	\$280.34	\$252.41	\$225.17	\$199.98	\$187.81	\$165.62		Monthly Bank Draft	\$230.87	\$207.87	\$185.43	\$164.69	\$154.67	\$136.39
60	Annual	\$3,713.82	\$3,330.30	\$2,987.58	\$2,660.16	\$2,481.66	\$2,209.32	60	Annual	\$3,058.44	\$2,742.60	\$2,460.36	\$2,190.72	\$2,043.72	\$1,819.44
	Semi-Annual	\$1,931.19	\$1,731.76	\$1,553.54	\$1,383.28	\$1,290.46	\$1,148.85		Semi-Annual	\$1,590.39	\$1,426.15	\$1,279.39	\$1,139.17	\$1,062.73	\$946.11
	Quarterly	\$984.16	\$882.53	\$791.71	\$704.94	\$657.84	\$585.47		Quarterly	\$810.49	\$726.79	\$652.00	\$580.54	\$541.59	\$482.15
	Monthly Direct	\$371.38	\$333.03	\$298.76	\$266.02	\$248.17	\$220.93		Monthly Direct	\$305.84	\$274.26	\$246.04	\$219.07	\$204.37	\$181.94
	Monthly Bank Draft	\$311.96	\$279.75	\$250.96	\$223.45	\$208.46	\$185.58		Monthly Bank Draft	\$256.91	\$230.38	\$206.67	\$184.02	\$171.67	\$152.83
61	Annual	\$4,134.06	\$3,692.40	\$3,332.34	\$2,975.34	\$2,755.02	\$2,476.56	61	Annual	\$3,404.52	\$3,040.80	\$2,744.28	\$2,450.28	\$2,268.84	\$2,039.52
	Semi-Annual	\$2,149.71	\$1,920.05	\$1,732.82	\$1,547.18	\$1,432.61	\$1,287.81		Semi-Annual	\$1,770.35	\$1,581.22	\$1,427.03	\$1,274.15	\$1,179.80	\$1,060.55
	Quarterly	\$1,095.53	\$978.49	\$883.07	\$788.47	\$730.08	\$656.29		Quarterly	\$902.20	\$805.81	\$727.23	\$649.32	\$601.24	\$540.47
	Monthly Direct	\$413.41	\$369.24	\$333.23	\$297.53	\$275.50	\$247.66		Monthly Direct	\$340.45	\$304.08	\$274.43	\$245.03	\$226.88	\$203.95
	Monthly Bank Draft	\$347.26	\$310.16	\$279.92	\$249.93	\$231.42	\$208.03		Monthly Bank Draft	\$285.98	\$255.43	\$230.52	\$205.82	\$190.58	\$171.32
62	Annual	\$4,590.00	\$4,083.06	\$3,706.68	\$3,318.06	\$3,050.82	\$2,768.28	62	Annual	\$3,780.00	\$3,362.52	\$3,052.56	\$2,732.52	\$2,512.44	\$2,279.76
	Semi-Annual	\$2,386.80	\$2,123.19	\$1,927.47	\$1,725.39	\$1,586.43	\$1,439.51		Semi-Annual	\$1,965.60	\$1,748.51	\$1,587.33	\$1,420.91	\$1,306.47	\$1,185.48
	Quarterly	\$1,216.35	\$1,082.01	\$982.27	\$879.29	\$808.47	\$733.59		Quarterly	\$1,001.70	\$891.07	\$808.93	\$724.12	\$665.80	\$604.14
	Monthly Direct	\$459.00	\$408.31	\$370.67	\$331.81	\$305.08	\$276.83		Monthly Direct	\$378.00	\$336.25	\$305.26	\$273.25	\$251.24	\$227.98
	Monthly Bank Draft	\$385.56	\$342.98	\$311.36	\$278.72	\$256.27	\$232.54		Monthly Bank Draft	\$317.52	\$282.45	\$256.42	\$229.53	\$211.04	\$191.50
63	Annual	\$5,071.44	\$4,495.14	\$4,101.42	\$3,681.18	\$3,361.92	\$3,076.32	63	Annual	\$4,176.48	\$3,701.88	\$3,377.64	\$3,031.56	\$2,768.64	\$2,533.44
	Semi-Annual	\$2,637.15	\$2,337.47	\$2,132.74	\$1,914.21	\$1,748.20	\$1,599.69		Semi-Annual	\$2,171.77	\$1,924.98	\$1,756.37	\$1,576.41	\$1,439.69	\$1,317.39
	Quarterly	\$1,343.93	\$1,191.21	\$1,086.88	\$975.51	\$890.91	\$815.22		Quarterly	\$1,106.77	\$981.00	\$895.07	\$803.36	\$733.69	\$671.36
	Monthly Direct	\$507.14	\$449.51	\$410.14	\$368.12	\$336.19	\$307.63		Monthly Direct	\$417.65	\$370.19	\$337.76	\$303.16	\$276.86	\$253.34
	Monthly Bank Draft	\$426.00	\$377.59	\$344.52	\$309.22	\$282.40	\$258.41		Monthly Bank Draft	\$350.82	\$310.96	\$283.72	\$254.65	\$232.57	\$212.81
64 & Up	Annual	\$5,563.08	\$4,915.38	\$4,506.36	\$4,052.46	\$3,680.16	\$3,392.52	64 & Up	Annual	\$4,581.36	\$4,047.96	\$3,711.12	\$3,337.32	\$3,030.72	\$2,793.84
	Semi-Annual	\$2,892.80	\$2,556.00	\$2,343.31	\$2,107.28	\$1,913.68	\$1,764.11		Semi-Annual	\$2,382.31	\$2,104.94	\$1,929.78	\$1,735.41	\$1,575.97	\$1,452.80
	Quarterly	\$1,474.22	\$1,302.58	\$1,194.19	\$1,073.90	\$975.24	\$899.02		Quarterly	\$1,214.06	\$1,072.71	\$983.45	\$884.39	\$803.14	\$740.37
	Monthly Direct	\$556.31	\$491.54	\$450.64	\$405.25	\$368.02	\$339.25		Monthly Direct	\$458.14	\$404.80	\$371.11	\$333.73	\$303.07	\$279.38
	Monthly Bank Draft	\$467.30	\$412.89	\$378.53	\$340.41	\$309.13	\$284.97		Monthly Bank Draft	\$384.83	\$340.03	\$311.73	\$280.33	\$254.58	\$234.68

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Tobacco Rates, multiply the Non-Tobacco Rates x 1.30.

Florida

15Dxxx

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Florida

2004 Tobacco* Gross Premiums

Group Policy Form = HDGP-2003. Certificate Form = HDGC-2003. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained Age(s)	Mode	Zip Codes 321-322, 325, 327-328, 330-342, 346-349						Attained Age(s)	Mode	Zip Codes 320, 323-324, 326, 329, 344					
		\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Per Child	Annual	\$965.33	\$892.40	\$838.03	\$786.32	\$753.17	\$714.71	Per Child	Annual	\$794.98	\$734.92	\$690.14	\$647.56	\$620.26	\$588.59
	Semi-Annual	\$501.97	\$464.05	\$435.78	\$408.89	\$391.65	\$371.65		Semi-Annual	\$413.39	\$382.16	\$358.87	\$336.73	\$322.54	\$306.07
	Quarterly	\$255.81	\$236.49	\$222.08	\$208.37	\$199.59	\$189.40		Quarterly	\$210.67	\$194.75	\$182.89	\$171.60	\$164.37	\$155.98
	Monthly Direct	\$96.53	\$89.24	\$83.80	\$78.63	\$75.32	\$71.47		Monthly Direct	\$79.50	\$73.49	\$69.01	\$64.76	\$62.03	\$58.86
	Monthly Bank Draft	\$81.09	\$74.96	\$70.39	\$66.05	\$63.27	\$60.04		Monthly Bank Draft	\$66.78	\$61.73	\$57.97	\$54.40	\$52.10	\$49.44
19	Annual	\$692.17	\$622.22	\$487.97	\$421.67	\$430.95	\$362.00	19	Annual	\$570.02	\$463.01	\$401.86	\$347.26	\$354.90	\$298.12
	Semi-Annual	\$359.93	\$292.35	\$253.74	\$219.27	\$224.09	\$188.24		Semi-Annual	\$296.41	\$240.77	\$208.97	\$180.58	\$184.55	\$155.02
	Quarterly	\$183.43	\$148.99	\$129.31	\$111.74	\$114.20	\$95.93		Quarterly	\$151.06	\$122.70	\$106.49	\$92.02	\$94.05	\$79.00
	Monthly Direct	\$69.22	\$56.22	\$48.80	\$42.17	\$43.10	\$36.20		Monthly Direct	\$57.00	\$46.30	\$40.19	\$34.73	\$35.49	\$29.81
	Monthly Bank Draft	\$58.14	\$47.23	\$40.99	\$35.42	\$36.20	\$30.41		Monthly Bank Draft	\$47.88	\$38.89	\$33.76	\$29.17	\$29.81	\$25.04
20	Annual	\$693.50	\$653.55	\$489.29	\$422.99	\$430.95	\$362.00	20	Annual	\$571.12	\$464.10	\$402.95	\$348.35	\$354.90	\$298.12
	Semi-Annual	\$360.62	\$293.05	\$254.43	\$219.95	\$224.09	\$188.24		Semi-Annual	\$296.98	\$241.33	\$209.53	\$181.14	\$184.55	\$155.02
	Quarterly	\$183.78	\$149.34	\$129.66	\$112.09	\$114.20	\$95.93		Quarterly	\$151.35	\$122.99	\$106.78	\$92.31	\$94.05	\$79.00
	Monthly Direct	\$69.35	\$56.36	\$48.93	\$42.30	\$43.10	\$36.20		Monthly Direct	\$57.11	\$46.41	\$40.30	\$34.84	\$35.49	\$29.81
	Monthly Bank Draft	\$58.25	\$47.34	\$41.10	\$35.53	\$36.20	\$30.41		Monthly Bank Draft	\$47.97	\$38.98	\$33.85	\$29.26	\$29.81	\$25.04
21	Annual	\$698.80	\$658.85	\$493.27	\$426.97	\$434.93	\$365.98	21	Annual	\$575.48	\$468.47	\$406.22	\$351.62	\$358.18	\$301.39
	Semi-Annual	\$363.38	\$295.80	\$256.50	\$222.02	\$226.16	\$190.31		Semi-Annual	\$299.25	\$243.60	\$211.23	\$182.84	\$186.25	\$156.72
	Quarterly	\$185.18	\$150.75	\$130.72	\$113.15	\$115.26	\$96.98		Quarterly	\$152.50	\$124.14	\$107.65	\$93.18	\$94.92	\$79.87
	Monthly Direct	\$69.88	\$56.89	\$49.33	\$42.70	\$43.49	\$36.60		Monthly Direct	\$57.55	\$46.85	\$40.62	\$35.16	\$35.82	\$30.14
	Monthly Bank Draft	\$58.70	\$47.78	\$41.43	\$35.87	\$36.53	\$30.74		Monthly Bank Draft	\$48.34	\$39.35	\$34.12	\$29.54	\$30.09	\$25.32
22	Annual	\$709.41	\$678.14	\$502.55	\$434.93	\$441.56	\$371.28	22	Annual	\$584.22	\$476.11	\$413.87	\$358.18	\$363.64	\$305.76
	Semi-Annual	\$368.89	\$300.63	\$261.33	\$226.16	\$232.61	\$193.07		Semi-Annual	\$303.79	\$247.58	\$215.21	\$186.25	\$189.09	\$159.00
	Quarterly	\$187.99	\$153.21	\$133.18	\$115.26	\$117.01	\$98.39		Quarterly	\$154.82	\$126.17	\$109.68	\$94.92	\$96.36	\$81.03
	Monthly Direct	\$70.94	\$57.81	\$50.26	\$43.49	\$44.16	\$37.13		Monthly Direct	\$58.42	\$47.61	\$41.39	\$35.82	\$36.36	\$30.58
	Monthly Bank Draft	\$59.59	\$48.56	\$42.21	\$36.53	\$37.09	\$31.19		Monthly Bank Draft	\$49.07	\$39.99	\$34.77	\$30.09	\$30.55	\$25.68
23	Annual	\$726.65	\$692.72	\$515.81	\$446.86	\$450.84	\$381.89	23	Annual	\$598.42	\$488.12	\$424.79	\$368.00	\$371.28	\$314.50
	Semi-Annual	\$377.86	\$308.21	\$268.22	\$232.37	\$234.44	\$198.58		Semi-Annual	\$311.18	\$253.82	\$220.89	\$191.36	\$193.07	\$163.54
	Quarterly	\$192.56	\$157.07	\$136.69	\$118.42	\$119.47	\$101.20		Quarterly	\$158.58	\$129.35	\$112.57	\$97.52	\$98.39	\$83.34
	Monthly Direct	\$72.67	\$59.27	\$51.58	\$44.69	\$45.08	\$38.19		Monthly Direct	\$59.84	\$48.81	\$42.48	\$36.80	\$37.13	\$31.45
	Monthly Bank Draft	\$61.04	\$49.79	\$43.33	\$37.54	\$37.87	\$32.08		Monthly Bank Draft	\$50.27	\$41.00	\$35.68	\$30.91	\$31.19	\$26.42
24	Annual	\$749.19	\$612.61	\$533.05	\$462.77	\$464.10	\$393.82	24	Annual	\$616.98	\$504.50	\$438.98	\$381.11	\$382.20	\$324.32
	Semi-Annual	\$389.58	\$318.56	\$277.19	\$240.64	\$241.33	\$204.79		Semi-Annual	\$320.83	\$262.34	\$228.27	\$198.18	\$198.74	\$168.65
	Quarterly	\$198.54	\$162.34	\$141.26	\$122.63	\$122.99	\$104.36		Quarterly	\$163.50	\$133.69	\$116.33	\$100.99	\$101.28	\$85.94
	Monthly Direct	\$74.92	\$61.26	\$53.31	\$46.28	\$46.41	\$39.38		Monthly Direct	\$61.70	\$50.45	\$43.90	\$38.11	\$38.22	\$32.43
	Monthly Bank Draft	\$62.93	\$51.46	\$44.78	\$38.87	\$38.98	\$33.08		Monthly Bank Draft	\$51.83	\$42.38	\$36.87	\$32.01	\$32.10	\$27.24
25	Annual	\$774.38	\$636.48	\$554.27	\$482.66	\$480.01	\$409.73	25	Annual	\$637.73	\$524.16	\$456.46	\$397.49	\$395.30	\$337.43
	Semi-Annual	\$402.68	\$330.97	\$288.22	\$250.98	\$249.61	\$213.06		Semi-Annual	\$331.62	\$272.56	\$237.36	\$206.69	\$205.56	\$175.46
	Quarterly	\$205.21	\$168.67	\$146.88	\$127.90	\$127.20	\$108.58		Quarterly	\$169.00	\$138.90	\$120.96	\$105.33	\$104.75	\$89.42
	Monthly Direct	\$77.44	\$63.65	\$55.43	\$48.27	\$48.00	\$40.97		Monthly Direct	\$63.77	\$52.42	\$45.65	\$39.75	\$39.53	\$33.74
	Monthly Bank Draft	\$65.05	\$53.46	\$46.56	\$40.54	\$40.32	\$34.42		Monthly Bank Draft	\$53.57	\$44.03	\$38.34	\$33.39	\$33.21	\$28.34
26	Annual	\$804.88	\$661.67	\$578.14	\$503.88	\$497.25	\$426.97	26	Annual	\$662.84	\$544.91	\$476.11	\$414.96	\$409.50	\$351.62
	Semi-Annual	\$418.54	\$344.07	\$300.63	\$262.02	\$258.57	\$222.02		Semi-Annual	\$344.68	\$283.35	\$247.58	\$215.78	\$212.94	\$182.84
	Quarterly	\$213.29	\$175.34	\$153.21	\$133.53	\$131.77	\$113.15		Quarterly	\$175.65	\$144.40	\$126.17	\$109.96	\$108.52	\$93.18
	Monthly Direct	\$80.49	\$66.17	\$57.81	\$50.39	\$49.73	\$42.70		Monthly Direct	\$66.28	\$54.49	\$47.61	\$41.50	\$40.95	\$35.16
	Monthly Bank Draft	\$67.61	\$55.58	\$48.56	\$42.33	\$41.77	\$35.87		Monthly Bank Draft	\$55.68	\$45.77	\$39.99	\$34.86	\$34.40	\$29.54
27	Annual	\$835.38	\$689.52	\$602.00	\$527.75	\$515.81	\$445.54	27	Annual	\$687.96	\$567.84	\$495.77	\$434.62	\$424.79	\$366.91
	Semi-Annual	\$434.40	\$358.55	\$313.04	\$274.43	\$268.22	\$231.68		Semi-Annual	\$357.74	\$295.28	\$257.80	\$226.00	\$220.89	\$190.79
	Quarterly	\$221.38	\$182.72	\$159.53	\$139.85	\$136.69	\$118.07		Quarterly	\$182.31	\$150.48	\$131.38	\$115.17	\$112.57	\$97.23
	Monthly Direct	\$83.54	\$68.95	\$60.20	\$52.78	\$51.58	\$44.55		Monthly Direct	\$68.80	\$56.78	\$49.58	\$43.46	\$42.48	\$36.69
	Monthly Bank Draft	\$70.17	\$57.92	\$50.57	\$44.33	\$43.33	\$37.43		Monthly Bank Draft	\$57.79	\$47.70	\$41.64	\$36.51	\$35.68	\$30.82
28	Annual	\$868.53	\$718.69	\$628.62	\$551.62	\$534.38	\$465.43	28	Annual	\$715.26	\$591.86	\$517.61	\$454.27	\$440.08	\$383.29
	Semi-Annual	\$451.64	\$373.72	\$326.83	\$286.84	\$277.88	\$242.02		Semi-Annual	\$371.94	\$307.77	\$269.16	\$236.22	\$228.84	\$199.31
	Quarterly	\$230.16	\$190.45	\$166.56	\$146.18	\$141.61	\$123.34		Quarterly	\$189.54	\$156.84	\$137.17	\$120.38	\$116.62	\$101.57
	Monthly Direct	\$86.85	\$71.87	\$62.85	\$55.16	\$53.44	\$46.54		Monthly Direct	\$71.53	\$59.19	\$51.76	\$45.43	\$44.01	\$38.33
	Monthly Bank Draft	\$72.96	\$60.37	\$52.80	\$46.34	\$44.89	\$39.10		Monthly Bank Draft	\$60.08	\$49.72	\$43.48	\$38.16	\$36.97	\$32.20
29	Annual	\$901.68	\$749.19	\$656.37	\$576.81	\$554.27	\$485.32	29	Annual	\$742.56	\$616.98	\$540.54	\$475.02	\$456.46	\$399.67
	Semi-Annual	\$468.87	\$389.58	\$341.31	\$299.94	\$288.22	\$252.37		Semi-Annual	\$386.13	\$320.83	\$281.08	\$247.01	\$237.36	\$207.83
	Quarterly	\$238.95	\$198.54	\$173.94	\$152.85	\$146.88	\$128.61		Quarterly	\$196.78	\$163.50	\$143.24	\$125.88	\$120.96	\$105.91
	Monthly Direct	\$90.17	\$74.92	\$65.64	\$57.68	\$55.43	\$48.53		Monthly Direct	\$74.26	\$61.70	\$54.05	\$47.50	\$45.65	\$39.97
	Monthly Bank Draft	\$75.74	\$62.93	\$55.14	\$48.45	\$46.56	\$40.77		Monthly Bank Draft	\$62.38	\$51.83	\$45.41	\$39.90	\$38.34	\$33.57

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Florida

2004 Tobacco* Gross Premiums

Group Policy Form = HDGP-2003. Certificate Form = HDGC-2003. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained Age(s)	Mode	Zip Codes 321-322, 325, 327-328, 330-342, 346-349						Attained Age(s)	Mode	Zip Codes 320, 323-324, 326, 329, 344					
		\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
30	Annual	\$937.48	\$781.01	\$684.22	\$604.66	\$575.48	\$506.53	30	Annual	\$772.04	\$643.19	\$563.47	\$497.95	\$473.93	\$417.14
	Semi-Annual	\$487.49	\$406.13	\$355.79	\$314.42	\$299.25	\$263.40		Semi-Annual	\$401.46	\$334.46	\$293.00	\$258.93	\$246.44	\$216.91
	Quarterly	\$248.43	\$206.97	\$181.32	\$160.23	\$152.50	\$134.23		Quarterly	\$204.59	\$170.45	\$149.32	\$131.96	\$125.59	\$110.54
	Monthly Direct	\$93.75	\$78.10	\$68.42	\$60.47	\$57.55	\$50.65		Monthly Direct	\$77.20	\$64.32	\$56.35	\$49.80	\$47.39	\$41.71
	Monthly Bank Draft	\$78.75	\$65.60	\$57.47	\$50.79	\$48.34	\$42.55		Monthly Bank Draft	\$64.85	\$54.03	\$47.33	\$41.83	\$39.81	\$35.04
31	Annual	\$973.28	\$814.16	\$713.39	\$631.18	\$596.70	\$527.75	31	Annual	\$801.53	\$670.49	\$587.50	\$519.79	\$491.40	\$434.62
	Semi-Annual	\$506.11	\$423.36	\$370.96	\$328.21	\$310.28	\$274.43		Semi-Annual	\$416.80	\$348.65	\$305.50	\$270.29	\$255.53	\$226.00
	Quarterly	\$257.92	\$215.75	\$189.05	\$167.26	\$158.13	\$139.85		Quarterly	\$212.41	\$177.68	\$155.69	\$137.74	\$130.22	\$115.17
	Monthly Direct	\$97.33	\$81.42	\$71.34	\$63.12	\$59.67	\$52.78		Monthly Direct	\$80.15	\$67.05	\$58.75	\$51.98	\$49.14	\$43.46
	Monthly Bank Draft	\$81.76	\$68.39	\$59.92	\$53.02	\$50.12	\$44.33		Monthly Bank Draft	\$67.33	\$56.32	\$49.35	\$43.66	\$41.28	\$36.51
32	Annual	\$1,010.41	\$847.31	\$743.89	\$660.35	\$617.92	\$560.29	32	Annual	\$832.10	\$697.79	\$612.61	\$543.82	\$508.87	\$453.18
	Semi-Annual	\$525.41	\$440.60	\$386.82	\$343.38	\$321.32	\$286.15		Semi-Annual	\$432.69	\$362.85	\$318.56	\$282.79	\$264.61	\$235.65
	Quarterly	\$267.76	\$224.54	\$197.13	\$174.99	\$163.75	\$145.83		Quarterly	\$220.51	\$184.91	\$162.34	\$144.11	\$134.85	\$120.09
	Monthly Direct	\$101.04	\$84.73	\$74.39	\$66.04	\$61.79	\$55.03		Monthly Direct	\$83.21	\$69.78	\$61.26	\$54.38	\$50.89	\$45.32
	Monthly Bank Draft	\$84.87	\$71.17	\$62.49	\$55.47	\$51.91	\$46.22		Monthly Bank Draft	\$69.90	\$58.61	\$51.46	\$45.68	\$42.75	\$38.07
33	Annual	\$1,048.87	\$883.12	\$775.71	\$690.85	\$640.46	\$574.16	33	Annual	\$863.77	\$727.27	\$638.82	\$568.93	\$527.44	\$472.84
	Semi-Annual	\$545.41	\$459.22	\$403.37	\$359.24	\$333.04	\$298.56		Semi-Annual	\$449.16	\$378.18	\$332.19	\$295.84	\$274.27	\$245.88
	Quarterly	\$277.95	\$234.03	\$205.56	\$183.08	\$169.72	\$152.15		Quarterly	\$228.90	\$192.73	\$169.29	\$150.77	\$139.77	\$125.30
	Monthly Direct	\$104.89	\$88.31	\$77.57	\$69.09	\$64.05	\$57.42		Monthly Direct	\$86.38	\$72.73	\$63.88	\$56.89	\$52.74	\$47.28
	Monthly Bank Draft	\$88.11	\$74.18	\$65.16	\$58.03	\$53.80	\$48.23		Monthly Bank Draft	\$72.56	\$61.09	\$53.66	\$47.79	\$44.30	\$39.72
34	Annual	\$1,089.97	\$918.92	\$808.86	\$721.34	\$664.33	\$598.03	34	Annual	\$897.62	\$756.76	\$666.12	\$594.05	\$547.09	\$492.49
	Semi-Annual	\$566.78	\$477.84	\$420.61	\$375.10	\$345.45	\$310.98		Semi-Annual	\$466.76	\$393.52	\$346.38	\$308.91	\$284.49	\$256.09
	Quarterly	\$288.84	\$243.51	\$214.35	\$191.16	\$176.05	\$158.48		Quarterly	\$237.87	\$200.54	\$176.52	\$157.42	\$144.98	\$130.51
	Monthly Direct	\$109.00	\$91.89	\$80.89	\$72.13	\$66.43	\$59.80		Monthly Direct	\$89.76	\$75.68	\$66.61	\$59.41	\$54.71	\$49.25
	Monthly Bank Draft	\$91.56	\$77.19	\$67.94	\$60.59	\$55.80	\$50.23		Monthly Bank Draft	\$75.40	\$63.57	\$55.95	\$49.90	\$45.96	\$41.37
35	Annual	\$1,131.08	\$957.37	\$843.34	\$754.49	\$688.19	\$623.22	35	Annual	\$931.48	\$788.42	\$694.51	\$621.35	\$566.75	\$513.24
	Semi-Annual	\$588.16	\$497.83	\$438.54	\$392.33	\$357.86	\$324.07		Semi-Annual	\$484.37	\$409.98	\$361.15	\$323.10	\$294.71	\$266.88
	Quarterly	\$299.74	\$253.70	\$223.49	\$199.94	\$182.37	\$165.15		Quarterly	\$246.84	\$208.93	\$184.05	\$164.66	\$150.19	\$136.01
	Monthly Direct	\$113.11	\$95.74	\$84.33	\$75.45	\$68.82	\$62.32		Monthly Direct	\$93.15	\$78.84	\$69.45	\$62.14	\$56.68	\$51.32
	Monthly Bank Draft	\$95.01	\$80.42	\$70.84	\$63.38	\$57.81	\$52.35		Monthly Bank Draft	\$78.24	\$66.23	\$58.34	\$52.19	\$47.61	\$43.11
36	Annual	\$1,174.84	\$997.15	\$877.81	\$787.64	\$713.39	\$651.07	36	Annual	\$967.51	\$821.18	\$722.90	\$648.65	\$587.50	\$536.17
	Semi-Annual	\$610.92	\$518.52	\$456.46	\$409.57	\$370.96	\$338.56		Semi-Annual	\$503.11	\$427.01	\$375.91	\$337.30	\$305.50	\$278.81
	Quarterly	\$311.33	\$264.24	\$232.62	\$208.72	\$189.05	\$172.53		Quarterly	\$256.39	\$217.61	\$191.57	\$171.89	\$155.69	\$142.09
	Monthly Direct	\$117.48	\$99.72	\$87.78	\$78.76	\$71.34	\$65.11		Monthly Direct	\$96.75	\$82.12	\$72.29	\$64.86	\$58.75	\$53.62
	Monthly Bank Draft	\$98.69	\$83.76	\$73.74	\$66.16	\$59.92	\$54.69		Monthly Bank Draft	\$81.27	\$68.98	\$60.72	\$54.49	\$49.35	\$45.04
37	Annual	\$1,219.92	\$1,039.58	\$914.94	\$823.45	\$739.91	\$677.59	37	Annual	\$1,004.64	\$856.13	\$753.48	\$678.13	\$609.34	\$558.01
	Semi-Annual	\$634.36	\$540.58	\$475.77	\$428.19	\$384.75	\$352.35		Semi-Annual	\$522.41	\$445.19	\$391.81	\$352.63	\$316.86	\$290.17
	Quarterly	\$323.28	\$275.49	\$242.46	\$218.21	\$196.08	\$179.56		Quarterly	\$266.23	\$226.87	\$199.67	\$179.70	\$161.48	\$147.87
	Monthly Direct	\$121.99	\$103.96	\$91.49	\$82.35	\$73.99	\$67.76		Monthly Direct	\$100.46	\$85.61	\$75.35	\$67.81	\$60.93	\$55.80
	Monthly Bank Draft	\$102.47	\$87.32	\$76.85	\$69.17	\$62.15	\$56.92		Monthly Bank Draft	\$84.39	\$71.91	\$63.29	\$56.96	\$51.18	\$46.87
38	Annual	\$1,266.33	\$1,082.02	\$953.39	\$860.57	\$766.43	\$706.76	38	Annual	\$1,042.86	\$891.07	\$785.15	\$708.71	\$631.18	\$582.04
	Semi-Annual	\$658.49	\$562.65	\$495.76	\$447.50	\$398.54	\$367.52		Semi-Annual	\$542.29	\$463.36	\$408.28	\$368.53	\$328.21	\$302.66
	Quarterly	\$335.58	\$286.74	\$252.65	\$228.05	\$203.10	\$187.29		Quarterly	\$276.36	\$236.13	\$208.06	\$187.81	\$167.26	\$154.24
	Monthly Direct	\$126.63	\$108.20	\$95.34	\$86.06	\$76.64	\$70.68		Monthly Direct	\$104.29	\$89.11	\$78.52	\$70.87	\$63.12	\$58.20
	Monthly Bank Draft	\$106.37	\$90.89	\$80.08	\$72.29	\$64.38	\$59.37		Monthly Bank Draft	\$87.60	\$74.85	\$65.95	\$59.53	\$53.02	\$48.89
39	Annual	\$1,312.74	\$1,125.77	\$993.17	\$899.03	\$792.95	\$735.93	39	Annual	\$1,081.08	\$927.11	\$817.91	\$740.38	\$653.02	\$606.06
	Semi-Annual	\$682.62	\$585.40	\$516.45	\$467.50	\$412.33	\$382.68		Semi-Annual	\$562.16	\$482.10	\$425.31	\$385.00	\$339.57	\$315.15
	Quarterly	\$347.88	\$298.33	\$263.19	\$238.24	\$210.13	\$195.02		Quarterly	\$286.49	\$245.68	\$216.75	\$196.20	\$173.05	\$160.61
	Monthly Direct	\$131.27	\$112.58	\$99.32	\$89.90	\$79.30	\$73.59		Monthly Direct	\$108.11	\$92.71	\$81.79	\$74.04	\$65.30	\$60.61
	Monthly Bank Draft	\$110.27	\$94.56	\$83.43	\$75.52	\$66.61	\$61.82		Monthly Bank Draft	\$90.81	\$77.88	\$68.70	\$62.19	\$54.85	\$50.91
40	Annual	\$1,360.48	\$1,170.86	\$1,034.28	\$937.48	\$819.47	\$766.43	40	Annual	\$1,120.39	\$964.24	\$851.76	\$772.04	\$674.86	\$631.18
	Semi-Annual	\$707.45	\$608.85	\$537.83	\$487.49	\$426.12	\$398.54		Semi-Annual	\$582.60	\$501.40	\$442.92	\$401.46	\$350.93	\$328.21
	Quarterly	\$360.53	\$310.28	\$274.08	\$248.43	\$217.16	\$203.10		Quarterly	\$296.90	\$255.52	\$225.72	\$204.59	\$178.84	\$167.26
	Monthly Direct	\$136.05	\$117.09	\$103.43	\$93.75	\$81.95	\$76.64		Monthly Direct	\$112.04	\$96.42	\$85.18	\$77.20	\$67.49	\$63.12
	Monthly Bank Draft	\$114.28	\$98.35	\$86.88	\$78.75	\$68.84	\$64.38		Monthly Bank Draft	\$94.11	\$81.00	\$71.55	\$64.85	\$56.69	\$53.02
41	Annual	\$1,409.54	\$1,215.94	\$1,075.39	\$978.59	\$845.99	\$796.93	41	Annual	\$1,160.80	\$1,001.36	\$885.61	\$805.90	\$696.70	\$656.29
	Semi-Annual	\$732.96	\$632.29	\$559.20	\$508.87	\$439.91	\$414.40		Semi-Annual	\$603.62	\$520.71	\$460.52	\$419.07	\$362.28	\$341.27
	Quarterly	\$373.53	\$322.22	\$284.98	\$259.33	\$224.19	\$211.19		Quarterly	\$307.61	\$265.36	\$234.69	\$213.56	\$184.63	\$173.92
	Monthly Direct	\$140.95	\$121.59	\$107.54	\$97.86	\$84.60	\$79.69		Monthly Direct	\$116.08	\$100.14	\$88.56	\$80.59	\$69.67	\$65.63
	Monthly Bank Draft	\$118.40	\$102.14	\$90.33	\$82.20	\$71.06	\$66.94		Monthly Bank Draft	\$97.51	\$84.11	\$74.39	\$67.70	\$58.52	\$55.13

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Florida

2004 Tobacco* Gross Premiums

Group Policy Form = HDGP-2003. Certificate Form = HDGC-2003. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained Age(s)	Mode	Zip Codes 321-322, 325, 327-328, 330-342, 346-349					Attained Age(s)	Mode	Zip Codes 320, 323-324, 326, 329, 344						
		\$25,000	\$30,000	\$35,000	\$40,000	\$45,000			\$50,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
42	Annual	\$1,458.60	\$1,262.35	\$1,116.49	\$1,021.02	\$872.51	\$827.42	42	Annual	\$1,201.20	\$1,039.58	\$919.46	\$840.84	\$718.54	\$681.41
	Semi-Annual	\$758.47	\$656.42	\$580.57	\$530.93	\$453.71	\$430.26	Semi-Annual	\$624.62	\$540.58	\$478.12	\$437.24	\$373.64	\$354.33	
	Quarterly	\$386.53	\$334.52	\$295.87	\$270.57	\$231.22	\$219.27	Quarterly	\$318.32	\$275.49	\$243.66	\$222.82	\$190.41	\$180.57	
	Monthly Direct	\$145.86	\$126.24	\$111.65	\$102.10	\$87.25	\$82.74	Monthly Direct	\$120.12	\$103.96	\$91.95	\$84.08	\$71.85	\$68.14	
	Monthly Bank Draft	\$122.52	\$106.04	\$93.79	\$85.77	\$73.29	\$69.50	Monthly Bank Draft	\$100.90	\$87.32	\$77.23	\$70.63	\$60.36	\$57.24	
43	Annual	\$1,508.99	\$1,310.09	\$1,160.25	\$1,064.78	\$900.35	\$860.57	43	Annual	\$1,242.70	\$1,078.90	\$955.50	\$876.88	\$741.47	\$708.71
	Semi-Annual	\$784.67	\$681.25	\$603.33	\$553.69	\$468.18	\$447.50	Semi-Annual	\$646.20	\$561.03	\$496.86	\$455.98	\$385.56	\$368.53	
	Quarterly	\$399.88	\$347.17	\$307.47	\$282.17	\$238.59	\$228.05	Quarterly	\$329.32	\$285.91	\$253.21	\$232.37	\$196.49	\$187.81	
	Monthly Direct	\$150.90	\$131.01	\$116.03	\$106.48	\$90.04	\$86.06	Monthly Direct	\$124.27	\$107.89	\$95.55	\$87.69	\$74.15	\$70.87	
	Monthly Bank Draft	\$126.76	\$110.05	\$97.46	\$89.44	\$75.63	\$72.29	Monthly Bank Draft	\$104.39	\$90.63	\$80.26	\$73.66	\$62.28	\$59.53	
44	Annual	\$1,564.68	\$1,361.80	\$1,207.99	\$1,111.19	\$929.53	\$895.05	44	Annual	\$1,288.56	\$1,121.48	\$994.81	\$915.10	\$765.49	\$737.10
	Semi-Annual	\$813.63	\$708.14	\$628.15	\$577.82	\$483.36	\$465.43	Semi-Annual	\$670.05	\$583.17	\$517.30	\$475.85	\$398.05	\$383.29	
	Quarterly	\$414.64	\$360.88	\$320.12	\$294.47	\$246.33	\$237.19	Quarterly	\$341.47	\$297.19	\$263.62	\$242.50	\$202.85	\$195.33	
	Monthly Direct	\$156.47	\$136.18	\$120.80	\$111.12	\$92.95	\$89.51	Monthly Direct	\$128.86	\$112.15	\$99.48	\$91.51	\$76.55	\$73.71	
	Monthly Bank Draft	\$131.43	\$114.39	\$101.47	\$93.34	\$78.08	\$75.18	Monthly Bank Draft	\$108.24	\$94.20	\$83.56	\$76.87	\$64.30	\$61.92	
45	Annual	\$1,627.00	\$1,421.47	\$1,261.03	\$1,162.90	\$965.33	\$934.83	45	Annual	\$1,339.88	\$1,170.62	\$1,038.49	\$957.68	\$794.98	\$769.86
	Semi-Annual	\$846.04	\$739.16	\$655.74	\$604.71	\$501.97	\$486.11	Semi-Annual	\$696.74	\$608.72	\$540.01	\$497.99	\$413.39	\$400.33	
	Quarterly	\$431.16	\$376.69	\$334.17	\$308.17	\$255.81	\$247.73	Quarterly	\$355.07	\$310.21	\$275.20	\$253.79	\$210.67	\$204.01	
	Monthly Direct	\$162.70	\$142.15	\$126.10	\$116.29	\$96.53	\$93.48	Monthly Direct	\$133.99	\$117.06	\$103.85	\$95.77	\$79.50	\$76.99	
	Monthly Bank Draft	\$136.67	\$119.40	\$105.93	\$97.68	\$81.09	\$78.53	Monthly Bank Draft	\$112.55	\$98.33	\$87.23	\$80.45	\$66.78	\$64.67	
46	Annual	\$1,701.26	\$1,491.75	\$1,323.35	\$1,222.57	\$1,011.74	\$981.24	46	Annual	\$1,401.04	\$1,228.50	\$1,089.82	\$1,006.82	\$833.20	\$808.08
	Semi-Annual	\$884.66	\$775.71	\$688.14	\$635.74	\$526.10	\$510.24	Semi-Annual	\$728.54	\$638.82	\$566.71	\$523.55	\$433.26	\$420.20	
	Quarterly	\$450.83	\$395.31	\$350.69	\$323.98	\$268.11	\$260.03	Quarterly	\$371.28	\$325.55	\$288.80	\$266.81	\$220.80	\$214.14	
	Monthly Direct	\$170.13	\$149.18	\$132.34	\$122.26	\$101.17	\$98.12	Monthly Direct	\$140.10	\$122.85	\$108.98	\$100.68	\$83.32	\$80.81	
	Monthly Bank Draft	\$142.91	\$125.31	\$111.16	\$102.70	\$84.99	\$82.42	Monthly Bank Draft	\$117.69	\$103.19	\$91.54	\$84.57	\$69.99	\$67.88	
47	Annual	\$1,791.43	\$1,575.29	\$1,397.60	\$1,291.52	\$1,070.08	\$1,035.61	47	Annual	\$1,475.29	\$1,297.30	\$1,150.97	\$1,063.61	\$881.24	\$852.85
	Semi-Annual	\$931.54	\$819.15	\$726.75	\$671.59	\$556.44	\$538.52	Semi-Annual	\$767.15	\$674.60	\$598.50	\$553.08	\$458.24	\$443.48	
	Quarterly	\$474.73	\$417.45	\$370.36	\$342.25	\$283.57	\$274.44	Quarterly	\$390.95	\$343.78	\$305.01	\$281.86	\$233.53	\$226.01	
	Monthly Direct	\$179.14	\$157.53	\$139.76	\$129.15	\$107.01	\$103.56	Monthly Direct	\$147.53	\$129.73	\$115.10	\$106.36	\$88.12	\$85.29	
	Monthly Bank Draft	\$150.48	\$132.32	\$117.40	\$108.49	\$89.89	\$86.99	Monthly Bank Draft	\$123.92	\$108.97	\$96.68	\$89.34	\$74.02	\$71.64	
48	Annual	\$1,898.83	\$1,674.74	\$1,486.45	\$1,368.43	\$1,143.01	\$1,099.25	48	Annual	\$1,563.74	\$1,379.20	\$1,224.13	\$1,126.94	\$941.30	\$905.27
	Semi-Annual	\$987.39	\$870.86	\$772.95	\$711.58	\$594.37	\$571.61	Semi-Annual	\$813.14	\$717.18	\$636.55	\$586.01	\$489.48	\$470.74	
	Quarterly	\$503.19	\$443.81	\$393.91	\$362.63	\$302.90	\$291.30	Quarterly	\$414.39	\$365.49	\$324.39	\$298.64	\$249.44	\$239.90	
	Monthly Direct	\$189.88	\$167.47	\$148.65	\$136.84	\$114.30	\$109.93	Monthly Direct	\$156.37	\$137.92	\$122.41	\$112.69	\$94.13	\$90.53	
	Monthly Bank Draft	\$159.50	\$140.68	\$124.86	\$114.95	\$96.01	\$92.34	Monthly Bank Draft	\$131.35	\$115.85	\$102.83	\$94.66	\$79.07	\$76.04	
49	Annual	\$2,020.82	\$1,788.77	\$1,585.90	\$1,455.95	\$1,229.20	\$1,170.86	49	Annual	\$1,664.21	\$1,473.11	\$1,306.03	\$1,199.02	\$1,012.28	\$984.24
	Semi-Annual	\$1,050.83	\$930.16	\$824.67	\$757.09	\$639.18	\$608.85	Semi-Annual	\$865.39	\$766.02	\$679.14	\$623.49	\$526.39	\$501.40	
	Quarterly	\$535.52	\$474.02	\$420.26	\$385.83	\$325.74	\$310.28	Quarterly	\$441.02	\$390.37	\$346.10	\$317.74	\$268.25	\$255.52	
	Monthly Direct	\$202.08	\$178.88	\$158.59	\$145.60	\$122.92	\$117.09	Monthly Direct	\$166.42	\$147.31	\$130.60	\$119.90	\$101.23	\$96.42	
	Monthly Bank Draft	\$169.75	\$150.26	\$133.22	\$122.30	\$103.25	\$98.35	Monthly Bank Draft	\$139.79	\$123.74	\$109.71	\$100.72	\$85.03	\$81.00	
50	Annual	\$2,154.75	\$1,914.74	\$1,695.95	\$1,548.77	\$1,328.65	\$1,249.09	50	Annual	\$1,774.50	\$1,576.85	\$1,396.67	\$1,275.46	\$1,094.18	\$1,028.66
	Semi-Annual	\$1,120.47	\$995.66	\$881.89	\$805.36	\$690.90	\$649.53	Semi-Annual	\$922.74	\$819.96	\$726.27	\$663.24	\$568.97	\$534.90	
	Quarterly	\$571.01	\$507.41	\$449.43	\$410.42	\$352.09	\$331.01	Quarterly	\$470.24	\$417.87	\$370.12	\$338.00	\$289.96	\$272.59	
	Monthly Direct	\$215.48	\$191.47	\$169.60	\$154.88	\$132.87	\$124.91	Monthly Direct	\$177.45	\$157.69	\$139.67	\$127.55	\$109.42	\$102.87	
	Monthly Bank Draft	\$181.00	\$160.84	\$142.46	\$130.10	\$111.61	\$104.92	Monthly Bank Draft	\$149.06	\$132.46	\$117.32	\$107.14	\$91.91	\$86.41	
51	Annual	\$2,300.61	\$2,051.32	\$1,813.97	\$1,648.22	\$1,437.38	\$1,333.96	51	Annual	\$1,894.62	\$1,689.32	\$1,493.86	\$1,357.36	\$1,183.73	\$1,098.55
	Semi-Annual	\$1,196.32	\$1,066.69	\$943.26	\$857.07	\$747.44	\$693.66	Semi-Annual	\$985.20	\$878.45	\$776.81	\$705.83	\$615.54	\$571.25	
	Quarterly	\$609.66	\$543.60	\$480.70	\$436.78	\$380.91	\$353.50	Quarterly	\$502.07	\$447.67	\$395.87	\$359.70	\$313.69	\$291.12	
	Monthly Direct	\$230.06	\$205.13	\$181.40	\$164.82	\$143.74	\$133.40	Monthly Direct	\$189.46	\$168.93	\$149.39	\$135.74	\$118.37	\$109.86	
	Monthly Bank Draft	\$193.25	\$172.31	\$152.37	\$138.45	\$120.74	\$112.05	Monthly Bank Draft	\$159.15	\$141.90	\$125.48	\$114.02	\$99.43	\$92.28	
52	Annual	\$2,453.10	\$2,197.18	\$1,938.61	\$1,751.65	\$1,684.02	\$1,421.47	52	Annual	\$2,020.20	\$1,809.44	\$1,596.50	\$1,442.53	\$1,386.84	\$1,170.62
	Semi-Annual	\$1,275.61	\$1,142.53	\$1,008.08	\$910.86	\$875.69	\$739.16	Semi-Annual	\$1,050.50	\$940.91	\$830.18	\$750.12	\$721.16	\$608.72	
	Quarterly	\$650.07	\$582.25	\$513.73	\$464.19	\$446.27	\$376.69	Quarterly	\$535.35	\$479.50	\$423.07	\$382.27	\$367.51	\$310.21	
	Monthly Direct	\$245.31	\$219.72	\$193.86	\$175.17	\$168.40	\$142.15	Monthly Direct	\$202.02	\$180.94	\$159.65	\$144.25	\$138.68	\$117.06	
	Monthly Bank Draft	\$206.06	\$184.56	\$162.84	\$147.14	\$141.46	\$119.40	Monthly Bank Draft	\$169.70	\$151.99	\$134.11	\$121.17	\$116.49	\$98.33	
53	Annual	\$2,616.20	\$2,352.32	\$2,072.54	\$1,860.38	\$1,684.02	\$1,515.62	53	Annual	\$2,154.52	\$1,937.21	\$1,706.80	\$1,532.08	\$1,386.84	\$1,248.16
	Semi-Annual	\$1,360.42	\$1,223.21	\$1,077.72	\$967.40	\$875.69	\$788.12	Semi-Annual	\$1,120.35	\$1,007.35	\$887.54	\$796.68	\$721.16	\$649.04	
	Quarterly	\$693.29	\$623.36	\$549.22	\$493.00	\$446.27	\$401.64	Quarterly	\$570.95	\$513.36	\$452.30	\$406.00	\$367.51	\$330.76	
	Monthly Direct	\$261.62	\$235.23	\$207.25	\$186.04	\$168.40	\$151.56	Monthly Direct	\$215.45	\$193.72	\$170.68	\$153.21	\$138.68	\$124.82	
	Monthly Bank Draft	\$219.76	\$197.59	\$174.09	\$156.27	\$141.46	\$127.31	Monthly Bank Draft	\$180.98	\$162.73	\$143.37	\$128.69	\$116.49	\$104.85	
54	Annual	\$2,795.21	\$2,522.05	\$2,218.40	\$1,982.37	\$1,823.25	\$1,619.05	54	Annual	\$2,301.94	\$2,076.98	\$1,826.92	\$1,632.54	\$1,501.50	\$1,333.33
	Semi-Annual	\$1,453.51	\$1,311.47	\$1,153.57	\$1,030.83	\$948.09	\$841.91	Semi-Annual	\$1,197.01	\$1,080.03	\$950.00	\$848.92	\$780.78	\$693.33	
	Quarterly	\$740.73	\$668.34	\$587.88	\$525.33	\$483.16	\$429.05	Quarterly	\$610.01	\$550.40	\$484.13	\$432.62	\$397.90	\$353.33	
	Monthly Direct	\$279.52	\$252.21	\$221.84	\$198.24	\$182.33	\$161.91	Monthly Direct	\$230.19	\$207.70	\$182.69	\$163.25	\$150.15	\$133.33	
	Monthly Bank Draft	\$234.80	\$211.85	\$186.35	\$166.52	\$153.15	\$136.00	Monthly Bank Draft	\$193.36	\$174.47	\$153.46	\$137.13	\$126.13	\$112.00	

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Florida

2004 Tobacco* Gross Premiums

Group Policy Form = HDGP-2003. Certificate Form = HDGC-2003. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

Attained Age(s)	Mode	Zip Codes 321-322, 325, 327-328, 330-342, 346-349						Attained Age(s)	Mode	Zip Codes 320, 323-324, 326, 329, 344					
		\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
55	Annual	\$3,000.74	\$2,715.65	\$2,388.13	\$2,124.25	\$1,981.04	\$1,741.04	55	Annual	\$2,471.20	\$2,236.42	\$1,966.69	\$1,749.38	\$1,631.45	\$1,433.80
	Semi-Annual	\$1,560.38	\$1,412.14	\$1,241.83	\$1,104.61	\$1,030.14	\$905.34		Semi-Annual	\$1,285.02	\$1,162.94	\$1,022.68	\$909.68	\$848.35	\$745.58
	Quarterly	\$795.20	\$719.65	\$632.85	\$562.93	\$524.98	\$461.38		Quarterly	\$654.87	\$592.65	\$521.17	\$463.59	\$432.33	\$379.96
	Monthly Direct	\$300.07	\$271.57	\$238.81	\$212.43	\$198.10	\$174.10		Monthly Direct	\$247.12	\$223.64	\$196.67	\$174.94	\$163.15	\$143.38
	Monthly Bank Draft	\$252.06	\$228.11	\$200.60	\$178.44	\$166.41	\$146.25		Monthly Bank Draft	\$207.58	\$187.86	\$165.20	\$146.95	\$137.04	\$120.44
56	Annual	\$3,248.70	\$2,943.72	\$2,592.33	\$2,299.28	\$2,162.71	\$1,899.55	56	Annual	\$2,675.40	\$2,424.24	\$2,134.86	\$1,893.53	\$1,781.05	\$1,556.10
	Semi-Annual	\$1,689.32	\$1,530.73	\$1,348.01	\$1,195.63	\$1,124.61	\$982.57		Semi-Annual	\$1,391.21	\$1,260.60	\$1,110.13	\$984.64	\$926.15	\$809.17
	Quarterly	\$860.91	\$780.09	\$686.97	\$609.31	\$573.12	\$500.73		Quarterly	\$708.98	\$642.42	\$565.74	\$501.79	\$471.98	\$412.37
	Monthly Direct	\$324.87	\$294.37	\$259.23	\$229.93	\$216.27	\$188.96		Monthly Direct	\$267.54	\$242.42	\$213.49	\$189.35	\$178.11	\$155.61
	Monthly Bank Draft	\$272.89	\$247.27	\$217.76	\$193.14	\$181.67	\$158.72		Monthly Bank Draft	\$224.73	\$203.64	\$179.33	\$159.06	\$149.61	\$130.71
57	Annual	\$3,549.70	\$3,214.22	\$2,838.97	\$2,515.42	\$2,374.87	\$2,072.54	57	Annual	\$2,923.28	\$2,647.01	\$2,337.97	\$2,071.52	\$1,955.77	\$1,706.80
	Semi-Annual	\$1,845.84	\$1,671.39	\$1,476.26	\$1,308.02	\$1,234.93	\$1,077.72		Semi-Annual	\$1,520.11	\$1,376.45	\$1,215.74	\$1,077.19	\$1,017.00	\$887.54
	Quarterly	\$940.67	\$851.77	\$752.33	\$666.59	\$629.34	\$549.22		Quarterly	\$774.67	\$701.46	\$619.56	\$548.95	\$518.28	\$452.30
	Monthly Direct	\$354.97	\$321.42	\$283.90	\$251.54	\$237.49	\$207.25		Monthly Direct	\$292.33	\$264.70	\$233.80	\$207.15	\$195.58	\$170.68
	Monthly Bank Draft	\$298.17	\$269.99	\$238.47	\$211.30	\$199.49	\$174.09		Monthly Bank Draft	\$245.56	\$222.35	\$196.39	\$174.01	\$164.28	\$143.37
58	Annual	\$3,913.03	\$3,535.12	\$3,135.99	\$2,779.30	\$2,622.83	\$2,296.63	58	Annual	\$3,222.49	\$2,911.27	\$2,582.58	\$2,288.83	\$2,159.98	\$1,891.34
	Semi-Annual	\$2,034.78	\$1,838.26	\$1,630.71	\$1,445.24	\$1,363.87	\$1,194.25		Semi-Annual	\$1,675.69	\$1,513.86	\$1,342.94	\$1,190.19	\$1,123.19	\$983.50
	Quarterly	\$1,036.95	\$936.81	\$831.04	\$736.51	\$695.05	\$608.61		Quarterly	\$853.96	\$771.49	\$684.38	\$606.54	\$572.39	\$501.21
	Monthly Direct	\$391.30	\$353.51	\$313.60	\$277.93	\$262.28	\$229.66		Monthly Direct	\$322.25	\$291.13	\$258.26	\$228.88	\$216.00	\$189.13
	Monthly Bank Draft	\$328.69	\$296.95	\$263.42	\$233.46	\$220.32	\$192.92		Monthly Bank Draft	\$270.69	\$244.55	\$216.94	\$192.26	\$181.44	\$158.87
59	Annual	\$4,338.67	\$3,906.40	\$3,484.73	\$3,094.88	\$2,906.59	\$2,563.16	59	Annual	\$3,573.02	\$3,217.03	\$2,869.78	\$2,548.73	\$2,393.66	\$2,110.84
	Semi-Annual	\$2,256.11	\$2,031.33	\$1,812.06	\$1,609.34	\$1,511.43	\$1,332.84		Semi-Annual	\$1,857.97	\$1,672.86	\$1,492.29	\$1,325.34	\$1,244.70	\$1,097.64
	Quarterly	\$1,149.75	\$1,035.20	\$923.45	\$820.14	\$770.25	\$679.24		Quarterly	\$946.85	\$852.51	\$760.49	\$675.41	\$634.32	\$559.37
	Monthly Direct	\$433.87	\$390.64	\$348.47	\$309.49	\$290.66	\$256.32		Monthly Direct	\$357.30	\$321.70	\$286.98	\$254.87	\$239.37	\$211.08
	Monthly Bank Draft	\$364.45	\$328.14	\$292.72	\$259.97	\$244.15	\$215.31		Monthly Bank Draft	\$300.13	\$270.23	\$241.06	\$214.09	\$201.07	\$177.31
60	Annual	\$4,827.97	\$4,329.39	\$3,883.85	\$3,458.21	\$3,226.16	\$2,872.12	60	Annual	\$3,975.97	\$3,565.38	\$3,198.47	\$2,847.94	\$2,656.84	\$2,365.27
	Semi-Annual	\$2,510.54	\$2,251.28	\$2,019.60	\$1,798.27	\$1,677.60	\$1,493.50		Semi-Annual	\$2,067.50	\$1,854.00	\$1,663.20	\$1,480.93	\$1,381.56	\$1,229.94
	Quarterly	\$1,279.41	\$1,147.29	\$1,029.22	\$916.43	\$854.93	\$761.11		Quarterly	\$1,053.63	\$944.83	\$847.59	\$754.70	\$704.06	\$626.80
	Monthly Direct	\$482.80	\$432.94	\$388.39	\$345.82	\$322.62	\$287.21		Monthly Direct	\$397.60	\$356.54	\$319.85	\$284.79	\$265.68	\$236.53
	Monthly Bank Draft	\$405.55	\$363.67	\$326.24	\$290.49	\$271.00	\$241.26		Monthly Bank Draft	\$333.98	\$299.49	\$268.67	\$239.23	\$223.17	\$198.68
61	Annual	\$5,374.28	\$4,800.12	\$4,332.04	\$3,867.94	\$3,581.53	\$3,219.53	61	Annual	\$4,425.88	\$3,953.04	\$3,567.56	\$3,185.36	\$2,949.49	\$2,651.38
	Semi-Annual	\$2,794.63	\$2,496.06	\$2,252.66	\$2,011.33	\$1,862.40	\$1,674.16		Semi-Annual	\$2,301.46	\$2,055.58	\$1,855.13	\$1,666.39	\$1,533.73	\$1,378.72
	Quarterly	\$1,424.18	\$1,272.03	\$1,147.99	\$1,025.00	\$949.11	\$853.18		Quarterly	\$1,172.86	\$1,047.56	\$945.40	\$844.12	\$781.61	\$702.62
	Monthly Direct	\$537.43	\$480.01	\$433.20	\$386.79	\$358.15	\$321.95		Monthly Direct	\$442.59	\$395.30	\$356.76	\$318.54	\$294.95	\$265.14
	Monthly Bank Draft	\$451.44	\$403.21	\$363.89	\$324.91	\$300.85	\$270.44		Monthly Bank Draft	\$371.77	\$332.06	\$299.68	\$267.57	\$247.76	\$222.72
62	Annual	\$5,967.00	\$5,307.98	\$4,818.68	\$4,313.48	\$3,966.07	\$3,598.76	62	Annual	\$4,914.00	\$4,371.28	\$3,968.33	\$3,552.28	\$3,266.17	\$2,963.69
	Semi-Annual	\$3,102.84	\$2,760.15	\$2,505.71	\$2,243.01	\$2,062.36	\$1,871.36		Semi-Annual	\$2,555.28	\$2,273.07	\$2,063.53	\$1,847.19	\$1,698.41	\$1,541.12
	Quarterly	\$1,581.26	\$1,406.61	\$1,276.95	\$1,143.07	\$1,051.01	\$953.67		Quarterly	\$1,302.21	\$1,158.39	\$1,051.61	\$941.35	\$865.54	\$785.38
	Monthly Direct	\$596.70	\$530.80	\$481.87	\$431.35	\$396.61	\$359.88		Monthly Direct	\$491.40	\$437.13	\$396.83	\$355.23	\$326.62	\$296.37
	Monthly Bank Draft	\$501.23	\$445.87	\$404.77	\$362.33	\$333.15	\$302.30		Monthly Bank Draft	\$412.78	\$367.19	\$333.34	\$298.39	\$274.36	\$248.95
63	Annual	\$6,592.87	\$5,843.68	\$5,331.85	\$4,785.53	\$4,370.50	\$3,999.22	63	Annual	\$5,429.42	\$4,812.44	\$4,390.93	\$3,941.03	\$3,599.23	\$3,293.47
	Semi-Annual	\$3,428.29	\$3,038.71	\$2,772.56	\$2,488.48	\$2,272.66	\$2,079.59		Semi-Annual	\$2,823.30	\$2,502.47	\$2,283.28	\$2,049.34	\$1,871.60	\$1,712.60
	Quarterly	\$1,747.11	\$1,548.58	\$1,412.94	\$1,268.17	\$1,158.18	\$1,059.79		Quarterly	\$1,438.80	\$1,275.30	\$1,163.60	\$1,044.37	\$953.80	\$872.77
	Monthly Direct	\$659.29	\$584.37	\$533.19	\$478.55	\$437.05	\$399.92		Monthly Direct	\$542.94	\$481.24	\$439.09	\$394.10	\$359.92	\$329.35
	Monthly Bank Draft	\$553.80	\$490.87	\$447.88	\$401.98	\$367.12	\$335.93		Monthly Bank Draft	\$456.07	\$404.24	\$368.84	\$331.05	\$302.34	\$276.65
64 & Up	Annual	\$7,232.00	\$6,389.99	\$5,858.27	\$5,268.20	\$4,784.21	\$4,410.28	64 & Up	Annual	\$5,955.77	\$5,262.35	\$4,824.46	\$4,338.52	\$3,939.94	\$3,631.99
	Semi-Annual	\$3,760.64	\$3,322.79	\$3,046.30	\$2,739.46	\$2,487.79	\$2,293.35		Semi-Annual	\$3,097.00	\$2,736.42	\$2,508.72	\$2,256.03	\$2,048.77	\$1,888.63
	Quarterly	\$1,916.48	\$1,693.35	\$1,552.44	\$1,396.07	\$1,267.82	\$1,168.72		Quarterly	\$1,578.28	\$1,394.52	\$1,278.48	\$1,149.71	\$1,044.08	\$962.48
	Monthly Direct	\$723.20	\$639.00	\$585.83	\$526.82	\$478.42	\$441.03		Monthly Direct	\$595.58	\$526.24	\$482.45	\$433.85	\$393.99	\$363.20
	Monthly Bank Draft	\$607.49	\$536.76	\$492.09	\$442.53	\$401.87	\$370.46		Monthly Bank Draft	\$500.28	\$442.04	\$405.25	\$364.44	\$330.95	\$305.09

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Non-Tobacco Rates, divide the Tobacco Rates / 1.30.

Florida

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