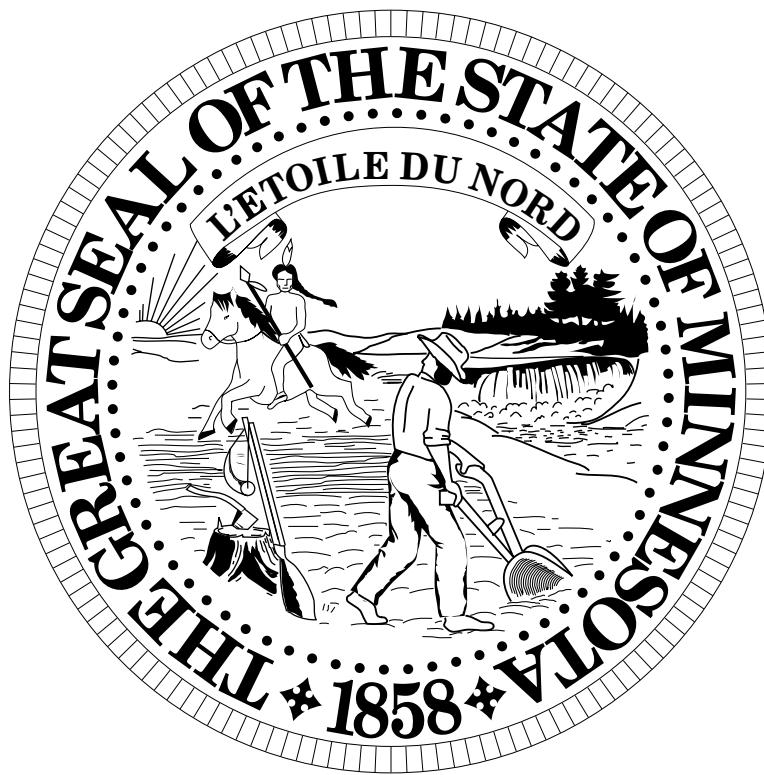


State of Minnesota

State Register

Rules and Official Notices Edition



Published every Monday (Tuesday when Monday is a holiday) by the
Department of Administration – Communications Media Division

Monday 4 October 1999
Volume 24, Number 14
Pages 473-538

State Register

Judicial Notice Shall Be Taken of Material Published in the *State Register*

The *State Register* is the official publication of the State of Minnesota, published weekly to fulfill the legislative mandate set forth in *Minnesota Statutes* § 14.46. The *State Register* contains:

- proposed, adopted, exempt, expedited emergency and withdrawn rules
- executive orders of the governor
- appointments
- proclamations and commendations
- commissioners' orders
- revenue notices
- official notices
- state grants and loans
- contracts for professional, technical and consulting services
- non-state public bids, contracts and grants
- certificates of assumed name, registration of insignia and marks

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Printing Schedule and Submission Deadlines

Vol. 24 Issue Number	PUBLISH DATE	Deadline for both Adopted and Proposed RULES	Deadline for: Emergency Rules, Executive and Commissioner's Orders, Revenue and Official Notices, State Grants, Professional-Technical-Consulting Contracts, Non-State Bids and Public Contracts
#14	Monday 4 October	Noon Wednesday 22 September	Noon Tuesday 28 September
#15	Monday 11 October	Noon Wednesday 29 September	Noon Tuesday 5 October
#16	Monday 18 October	Noon Wednesday 6 October	Noon Tuesday 12 October
#17	Monday 18 October	Noon Wednesday 13 October	Noon Tuesday 19 October

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Publication Number: 326630. (ISSN 0146-7751)

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- *Contracts Supplement* (published Tuesday, Wednesday, Friday) One year subscription: \$135.00 first class mail, \$150.00 by FAX.
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- **Single issues** are available for a limited time: *State Register* \$5.00, *Contracts Supplement* \$1.00. Shipping is \$3.00 per order.

PUBLISHING NOTICES IN THE *State Register*: Submit TWO COPIES of your notice, typed double-spaced. State agency submissions must include a "State Register Printing Order" form, and a "Certification/Internal Contract Negotiation" form with contracts for professional, technical and consulting services. Non-State Agencies should submit TWO COPIES, with a letter on your letterhead stationery requesting publication and date to be published. FAXED submissions to 651-297-8260 are received to meet deadline requirements, but must be followed by originals and applicable forms or letters to be accepted. The charge is \$115.00 per page, billed in tenths of a page (columns are seven inches wide). About 2-1/2 pages typed double-spaced on 8-1/2"x11" paper equal one typeset page in the *State Register*. Contact the editor if you have questions.

An "Affidavit of Publication" can be obtained at a cost of \$10.00 for notices published in the *State Register*. This service includes a notarized "Affidavit of Publication" and a copy of the issue of the *State Register* in which the notice appeared.

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FOR LEGISLATIVE NEWS

Publications containing news and information from the Minnesota Senate and House of Representatives are available free to concerned citizens and the news media. To be placed on the mailing list, write or call the offices listed below:

Contact: Senate Public Information Office (651) 296-0504
Room 231 State Capitol, St. Paul, MN 55155

Contact: House Information Office (651) 296-2146
Room 175 State Office Building, St. Paul, MN 55155

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Individual copies and subscriptions are available through Minnesota's Bookstore, (651) 297-3000, or 1-800-657-3757.			

Minnesota Rules: Amendments and Additions

NOTICE: How to Follow State Agency Rulemaking in the *State Register*

The *State Register* is the official source, and only complete listing, for all state agency rulemaking in its various stages. State agencies are required to publish notice of their rulemaking action in the *State Register*. Published every Monday, the *State Register* makes it easy to follow and participate in the important rulemaking process. Approximately 80 state agencies have the authority to issue rules. Each agency is assigned specific **Minnesota Rule** chapter numbers. Every odd-numbered year the **Minnesota Rules** are published. The current 1997 set is a 13-volume bound collection of all adopted rules in effect at the time. Supplements are published to update this set of rules. Generally speaking, proposed and adopted exempt rules do not appear in this set because of their short-term nature, but are published in the *State Register*.

An agency must first solicit **Comments on Planned Rules** or **Comments on Planned Rule Amendments** from the public on the subject matter of a possible rulemaking proposal under active consideration within the agency (*Minnesota Statutes* §§ 14.101). It does this by publishing a notice in the *State Register* at least 60 days before publication of a notice to adopt or a notice of hearing, or within 60 days of the effective date of any new statutory grant of required rulemaking.

When rules are first drafted, state agencies publish them as **Proposed Rules**, along with a notice of hearing, or a notice of intent to adopt rules without a hearing in the case of noncontroversial rules. This notice asks for comment on the rules as proposed. Proposed emergency rules and withdrawn proposed rules are also published in the *State Register*. After proposed rules have gone through the comment period, and have been rewritten into their final form, they again appear in the *State Register* as **Adopted Rules**. These final adopted rules are not printed in their entirety in the *State Register*, only the changes made since their publication as Proposed Rules. To see the full rule, as adopted and in effect, a person simply needs two issues of the *State Register*, the issue the rule appeared in as proposed, and later as adopted. For a more detailed description of the rulemaking process, see the most current edition of the *Minnesota Guidebook to State Agency Services*.

The *State Register* features partial and cumulative listings of rules in this section on the following schedule: issues #1-13 inclusive; issues #14-25 inclusive; issue #26 cumulative for issues #1-26; issues #27-38 inclusive; issue #39, cumulative for issues #1-39; issues #40-51 inclusive; and issue 52 (or 53 in some years), cumulative for issues #1-52 (or 53). An annual subject matter index for rules was separately printed usually in August, but starting with Volume 19 now appears in the final issue of each volume. For copies or subscriptions to the *State Register*, contact Minnesota's Bookstore, 117 University Avenue, St. Paul, MN 55155 (651) 297-3000, or toll-free 1-800-657-3757.

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Comments on Planned Rules or Rule Amendments

An agency must first solicit **Comments on Planned Rules** or **Comments on Planned Rule Amendments** from the public on the subject matter of a possible rulemaking proposal under active consideration within the agency (*Minnesota Statutes* §§ 14.101). It does this by publishing a notice in the *State Register* at least 60 days before publication of a notice to adopt or a notice of hearing, and within 60 days of the effective date of any new statutory grant of required rulemaking.

Rules to be Adopted After a Hearing

After receiving comments and deciding to hold a public hearing on the rule, an agency drafts its rule. It then publishes its rules with a notice of hearing. All persons wishing to make a statement must register at the hearing. Anyone who wishes to submit written comments may do so at the hearing, or within five working days of the close of the hearing. Administrative law judges may, during the hearing, extend the period for receiving comments up to 20 calendar days. For five business days after the submission period the agency and interested persons may respond to any new information submitted during the written submission period and the record then is closed. The administrative law judge prepares a report within 30 days, stating findings of fact, conclusions and recommendations. After receiving the report, the agency decides whether to adopt, withdraw or modify the proposed rule based on consideration of the comments made during the rule hearing procedure and the report of the administrative law judge. The agency must wait five days after receiving the report before taking any action.

Rules to be Adopted Without a Hearing

Pursuant to *Minnesota Statutes* § 14.22, an agency may propose to adopt, amend, suspend or repeal rules without first holding a public hearing. An agency must first solicit **Comments on Planned Rules** or **Comments on Planned Rule Amendments** from the public. The agency then publishes a notice of intent to adopt rules without a public hearing, together with the proposed rules, in the *State Register*. If, during the 30-day comment period, 25 or more persons submit to the agency a written request for a hearing of the proposed rules, the agency must proceed under the provisions of §§ 14.14-14.20, which state that if an agency decides to hold a public hearing, it must publish a notice of intent in the *State Register*.

Department of Commerce

Proposed Permanent Rules Governing Valuation of Life Insurance Policies

NOTICE OF INTENT TO ADOPT RULES WITHOUT A PUBLIC HEARING

Proposed Permanent Rules Governing Valuation of Life Insurance Policies, *Minnesota Rules* ch. 2747

Introduction. The Department of Commerce intends to adopt rules without a public hearing following the procedures set forth in the Administrative Procedure Act, *Minnesota Statutes*, sections 14.22 to 14.28, and rules of the Office of Administrative Hearings, *Minnesota Rules*, parts 1400.2300 to 1400.2310. You have 30 days to submit written comments on the proposed rules and may also submit a written request that a hearing be held on the rules.

Department Contact Person. Comments or questions on the rules and written requests for a public hearing on the rules must be submitted to the Department contact person. The Department contact person is Donna M. Watz, Staff Attorney, State Department of Commerce, 133 East Seventh Street, St. Paul, Minnesota, 55101, phone (651) 296-6593, and fax (651) 296-4328. TTY users may call the Department of Commerce at (651) 296-2860.

Subject of Rules and Statutory Authority. The proposed rules regard select mortality tables and their use; concern a minimum standard for the valuation of plans with nonlevel premiums or benefits; concern a minimum standard for the valuation of plans with secondary guarantees; and provide a method for calculating the basic reserves defined in the rule which constitutes the Commissioners' Reserve Valuation Method for policies to which the rule is applicable. The statutory authority to adopt the rules is *Minnesota Statutes*, sections 61A.25 and 45.023. A copy of the proposed rules is published in the *State Register* and attached to this notice as mailed.

Comments. You have until 4:30 p.m. on Thursday, November 4, 1999, to submit written comment in support of or in opposition to the proposed rules and any part or subpart of the rules. Your comment must be in writing and received by the Department contact person by the due date. Comment is encouraged. Your comment should identify the portion of the proposed rules addressed and the reason for the comment. You are encouraged to propose any change desired. Any comments that you would like to make on the legality of the proposed rules must also be made during this comment period.

Request for a Hearing. In addition to submitting comments, you may also request that a hearing be held on the rules. Your request for a public hearing must be in writing and must be received by the Department contact person by 4:30 p.m. on November 4, 1999. Your written request for a public hearing must include your name and address. You must identify the portion of the proposed rules to which you object or state that you oppose the entire set of rules. Any request that does not comply with these requirements is

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated "all new material." **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

not valid and cannot be counted by the Department for determining whether a public hearing must be held. You are also encouraged to state the reason for the request and any changes you want made to the proposed rules.

Withdrawal of Requests. If 25 or more persons submit a written request for a hearing, a public hearing will be held unless a sufficient number withdraw their requests in writing. If enough requests for hearing are withdrawn to reduce the number below 25, the Department must give written notice of this to all persons who requested a hearing, explain the actions the Department took to effect the withdrawal, and ask for written comments on this action. If a public hearing is required, the Department will follow the procedures in *Minnesota Statutes*, sections 14.131 to 14.20.

Alternative Format. Upon request, this Notice can be made available in an alternative format, such as large print, Braille, or cassette tape. To make such a request, please contact the Department contact person at the address or telephone number listed above.

Modifications. The proposed rules may be modified as a result of public comment. The modifications must be supported by comments and information submitted to the Department, and the adopted rules may not be substantially different than these proposed rules. If the proposed rules affect you in any way, you are encouraged to participate in the rulemaking process.

Statement of Need and Reasonableness. A statement of need and reasonableness is now available from the Department contact person. This statement contains a summary of the justification for the proposed rules, including a description of who will be affected by the proposed rules and an estimate of the probable cost of the proposed rules. Copies of the statement may be obtained at the cost of reproduction from the Department.

Adoption and Review of Rules. If no hearing is required, the Department may adopt the rules after the end of the comment period. The rules and supporting documents will then be submitted to the Office of Administrative Hearings for review for legality. You may ask to be notified of the date the rules are submitted to the office. If you want to be so notified, or want to receive a copy of the adopted rules, or want to register with the Department to receive notice of future rule proceedings, submit your request to the Department contact person listed above.

Dated: 21 September 1999

Steven M. Minn
Commissioner of Commerce
By: Jim Bernstein
Deputy Commissioner

2747.0010 APPLICABILITY.

Subpart 1. Generally. This chapter applies to all life insurance policies, with or without nonforfeiture values, issued on or after the effective date of this chapter, subject to the exceptions and conditions in subparts 2 and 3.

Subp. 2. Exceptions.

A. This chapter does not apply to an individual life insurance policy issued on or after the effective date of this chapter if the policy is issued according to and as a result of the exercise of a reentry provision contained in the original life insurance policy of the same or greater face amount, issued before the effective date of this chapter, that guarantees the premium rates of the new policy. This chapter also does not apply to subsequent policies issued as a result of the exercise of such a provision, or a derivation of the provision, in the new policy.

B. This chapter does not apply to any universal life policy that meets all of the following requirements:

(1) the secondary guarantee period, if any, is five years or less;

(2) the specified premium for the secondary guarantee period is not less than the net level reserve premium for the secondary guarantee period based on the 1980 CSO valuation tables as defined in part 2747.0020 and the applicable valuation interest rate; and

(3) the initial surrender charge is not less than 100 percent of the first year annualized specified premium for the secondary guarantee period.

C. This chapter does not apply to any variable life insurance policy that provides for life insurance, the amount or duration of which varies according to the investment experience of any separate account or accounts.

D. This chapter does not apply to a variable universal life insurance policy that provides for life insurance, the amount or duration of which varies according to the investment experience of any separate account or accounts.

E. This chapter does not apply to a group life insurance certificate unless the certificate provides for a stated or implied schedule of maximum gross premiums required in order to continue coverage in force for a period in excess of one year.

Subp. 3. Conditions.

A. Calculation of the minimum valuation standard for policies with guaranteed nonlevel gross premiums or guaranteed non-level benefits, other than universal life policies, or both, is according to part 2747.0040.

B. Calculation of the minimum valuation standard for flexible premium and fixed premium universal life insurance policies, that contain provisions resulting in the ability of a policyholder to keep a policy in force over a secondary guarantee period, is according to part 2747.0050.

2747.0020 DEFINITIONS.

Subpart 1. **Scope.** For purposes of this chapter, the terms defined in this part have the meanings given them.

Subp. 2. **Basic reserves.** “Basic reserves” means reserves calculated according to Minnesota Statutes, section 61A.25, subdivision 4.

Subp. 3. **Contract segmentation method.** “Contract segmentation method” means the method of dividing the period from issue to mandatory expiration of a policy into successive segments, with the length of each segment being defined as the period from the end of the prior segment, from policy inception for the first segment, to the end of the latest policy year as determined in this subpart. All calculations are made using the 1980 CSO valuation tables, as defined in subpart 7, or any other valuation mortality table adopted by the National Association of Insurance Commissioners after the effective date of this chapter and adopted by rule by the commissioner for this purpose, and, if elected, the optional minimum mortality standard for deficiency reserves stipulated in part 2747.0030, subpart 2.

The length of a particular contract segment must be set equal to the minimum of the value+ for which G_+ is greater than R_+ (if G_+ never exceeds R_+ the segment length is deemed to be the number of years from the beginning of the segment to the mandatory expiration date of the policy), where G_+ and R_+ are defined as follows:

$$GP_{x+k+t}$$

$$G_+ = \frac{GP_{x+k+t}}{1 + i^t}$$

$$GP_{x+k+t-1}$$

where:

$x \equiv$ original issue age;

$k \equiv$ the number of years from the date of issue to the beginning of the segment;

$t \equiv$ 1, 2, ...; t is reset to 1 at the beginning of each segment;

$GP_{x+k+t-1} \equiv$ Guaranteed gross premium per thousand of face amount for year t of the segment, ignoring policy fees only if level for the premium paying period of the policy.

$$R_+ = \frac{q_{x+k+t}}{1 + i^t}$$

However, R_+ may be increased or decreased by one percent in any policy year, at the company's option, but R_+ shall not be less than one;

where:

x , k , and t are as defined in this subpart; and

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$q_{x+k+t-1}$ valuation mortality rate for deficiency reserves in policy year $k+t$ but using the mortality of part 2747.0030, subpart 2, item B, if part 2747.0030, subpart 2, item C, is elected for deficiency reserves.

However, if GP_{x+k+t} is greater than 0 and $GP_{x+k+t-1}$ is equal to 0, G_t shall be deemed to be 1,000. If GP_{x+k+t} and $GR_{x+k+t-1}$ are both equal to 0, G_t shall be deemed to be 0.

Subp. 4. Deficiency reserves. "Deficiency reserves" means the excess, if greater than zero, of:

- A. minimum reserves calculated according to *Minnesota Statutes*, section 61A.25, subdivision 7; over
- B. basic reserves.

Subp. 5. Guaranteed gross premiums. "Guaranteed gross premiums" means the premiums under a policy of life insurance that are guaranteed and determined at issue.

Subp. 6. Maximum valuation interest rates. "Maximum valuation interest rates" means the interest rates defined in *Minnesota Statutes*, section 61A.25, subdivision 3b, that are to be used in determining the minimum standard for the valuation of life insurance policies.

Subp. 7. 1980 CSO valuation tables. "1980 CSO valuation tables" means the Commissioners 1980 Standard Ordinary Mortality Table (1980 CSO Table) without ten-year selection factors, incorporated into the 1980 amendments to the National Association of Insurance Commissioners Standard Valuation Law, and variations of the 1980 CSO Table approved by the National Association of Insurance Commissioners, such as the smoker and nonsmoker versions approved in December 1983.

Subp. 8. Scheduled gross premium. "Scheduled gross premium" means the smallest illustrated gross premium at issue for other than universal life insurance policies. For universal life insurance policies, scheduled gross premium means the smallest specified premium described in part 2747.0050, subpart 1, item C, if any, or else the minimum premium described in part 2747.0050, subpart 1, item D.

Subp. 9. Segmented reserves. "Segmented reserves" means reserves, calculated using segments produced by the contract segmentation method, equal to the present value of all future guaranteed benefits less the present value of all future net premiums to the mandatory expiration of a policy, where the net premiums within each segment are a uniform percentage of the respective guaranteed gross premiums within the segment. The uniform percentage for each segment is such that, at the beginning of the segment, the present value of the net premiums within the segment equals:

- A. the present value of the death benefits within the segment; plus
- B. the present value of any unusual guaranteed cash value as in part 2747.0040, subpart 4, occurring at the end of the segment; less
- C. any unusual guaranteed cash value occurring at the start of the segment; plus
- D. for the first segment only, the excess of the subitem (1) over subitem (2), as follows:

(1) a net level annual premium equal to the present value, at the date of issue, of the benefits provided for in the first segment after the first policy year, divided by the present value, at the date of issue, of an annuity of one per year payable on the first and each subsequent anniversary within the first segment on which a premium falls due. However, the net level annual premium must not exceed the net level annual premium on the 19-year premium whole life plan of insurance of the same renewal year equivalent level amount at an age one year higher than the age at issue of the policy;

(2) a net one-year term premium for the benefits provided for in the first policy year.

The length of each segment is determined by the contract segmentation method, as defined in this part.

The interest rates used in the present value calculations for a policy may not exceed the maximum valuation interest rate, determined with a guarantee duration equal to the sum of the lengths of all segments of the policy.

For both basic reserves and deficiency reserves computed by the segmented method, present values shall include future benefits and net premiums in the current segment and in all subsequent segments.

Subp. 10. Tabular cost of insurance. "Tabular cost of insurance" means the net single premium at the beginning of a policy year for one-year term insurance in the amount of the guaranteed death benefit in that policy year.

Subp. 11. Ten-year select factors. "Ten-year select factors" means the select factors adopted with the 1980 amendments to the National Association of Insurance Commissioners Standard Valuation Law.

Subp. 12. Unitary reserves. “Unitary reserves” means the present value of all future guaranteed benefits less the present value of all future modified net premiums, where:

A. guaranteed benefits and modified net premiums are considered to the mandatory expiration of the policy; and

B. modified net premiums are a uniform percentage of the respective guaranteed gross premiums, where the uniform percentage is such that, at issue, the present value of the net premiums equals the present value of all death benefits and pure endowments, plus the excess of subitem (1) over subitem (2), as follows:

(1) a net level annual premium equal to the present value, at the date of issue, of the benefits provided for after the first policy year, divided by the present value, at the date of issue, of an annuity of one per year payable on the first and each subsequent anniversary of the policy on which a premium falls due. However, the net level annual premium shall not exceed the net level annual premium on the 19-year premium whole life plan of insurance of the same renewal year equivalent level amount at an age one year higher than the age at issue of the policy;

(2) a net one-year term premium for the benefits provided for in the first policy year.

The interest rates used in the present value calculations for a policy may not exceed the maximum valuation interest rate, determined with a guarantee duration equal to the length from issue to the mandatory expiration of the policy.

Subp. 13. Universal life insurance policy. “Universal life insurance policy” means an individual life insurance policy under the provisions of which separately identified interest credits, other than in connection with dividend accumulations, premium deposit funds, or other supplementary accounts, and mortality or expense charges are made to the policy.

2747.0030 GENERAL CALCULATION REQUIREMENTS FOR BASIC RESERVES AND PREMIUM DEFICIENCY RESERVES.

Subpart 1. Basic reserves. At the election of the company for any one or more specified plans of life insurance, the minimum mortality standard for basic reserves may be calculated using the 1980 CSO valuation tables with select mortality factors, or any other valuation mortality table adopted by the National Association of Insurance Commissioners after the effective date of this chapter and adopted by rule by the commissioner for this purpose. If select mortality factors are elected, they may be:

A. the ten-year select mortality factors incorporated into the 1980 amendments to the National Association of Insurance Commissioners Standard Valuation Law;

B. the select mortality factors in part 2747.0060; or

C. any other table of select mortality factors adopted by the National Association of Insurance Commissioners after the effective date of this chapter and adopted by rule by the commissioner for the purpose of calculating basic reserves.

Subp. 2. Deficiency reserves. Deficiency reserves, if any, are calculated for each policy as the excess, if greater than zero, of the quantity A over the basic reserve. The quantity A is obtained by recalculating the basic reserve for the policy using guaranteed gross premiums instead of net premiums when the guaranteed gross premiums are less than the corresponding net premiums. At the election of the company for any one or more specified plans of insurance, the quantity A and the corresponding net premiums used in the determination of quantity A may be based upon the 1980 CSO valuation tables with select mortality factors, or any other valuation mortality table adopted by the National Association of Insurance Commissioners after the effective date of this chapter and adopted by rule by the commissioner. If select mortality factors are elected, they may be:

A. the ten-year select mortality factors incorporated into the 1980 amendments to the National Association of Insurance Commissioners Standard Valuation Law;

B. the select mortality factors in part 2747.0060;

C. for durations in the first segment, X percent of the select mortality factors in part 2747.0060, subject to the following:

(1) X may vary by policy year, policy form, underwriting classification, issue age, or any other policy factor expected to affect mortality experience;

(2) X shall not be less than 20 percent;

(3) X shall not decrease in any successive policy years;

(4) X is such that, when using the valuation interest rate used for basic reserves, unit (a) is greater than or equal to unit (b):

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(a) the actuarial present value of future death benefits, calculated using the mortality rates resulting from the application of X; and

(b) the actuarial present value of future death benefits calculated using anticipated mortality experience without recognition of mortality improvement beyond the valuation date;

(5) X is such that the mortality rates resulting from the application of X are at least as great as the anticipated mortality experience, without recognition of mortality improvement beyond the valuation date, in each of the first five years after the valuation date;

(6) the appointed actuary shall increase X at any valuation date where it is necessary to continue to meet all the requirements of subpart 2, item C;

(7) the appointed actuary may decrease X at any valuation date as long as X does not decrease in any successive policy years and as long as it continues to meet all the requirements of subpart 2, item C;

(8) the appointed actuary shall specifically take into account the adverse effect on expected mortality and lapsation of any anticipated or actual increase in gross premiums; and

(9) if X is less than 100 percent at any duration for any policy, the following requirements shall be met:

(a) the appointed actuary shall annually prepare an actuarial opinion and memorandum for the company in conformance with part 2711.0080; and

(b) the appointed actuary shall annually give an opinion for all policies subject to this chapter as to whether the mortality rates resulting from the application of X meet the requirements of subpart 2, item C. This opinion shall be supported by an actuarial report, subject to appropriate Actuarial Standards of Practice promulgated by the Actuarial Standards Board of the American Academy of Actuaries. The X factors shall reflect anticipated future mortality, without recognition of mortality improvement beyond the valuation date, taking into account relevant emerging experience; or

D. any other table of select mortality factors adopted by the National Association of Insurance Commissioners after the effective date of this chapter and adopted by rule by the commissioner for the purpose of calculating deficiency reserves.

Subp. 3. Use of select mortality factors. This subpart applies to both basic reserves and deficiency reserves. Any set of select mortality factors may be used only for the first segment. However, if the first segment is less than ten years, the appropriate ten-year select mortality factors incorporated into the 1980 amendments to the National Association of Insurance Commissioners Standard Valuation Law may be used thereafter through the tenth policy year from the date of issue.

Subp. 4. Gross premiums and policy fees. In determining basic reserves or deficiency reserves, guaranteed gross premiums without policy fees may be used where the calculation involves the guaranteed gross premium but only if the policy fee is a level dollar amount after the first policy year. In determining deficiency reserves, policy fees may be included in guaranteed gross premiums, even if not included in the actual calculation of basic reserves.

Subp. 5. Reserves for changed policies. Reserves for policies that have changes to guaranteed gross premiums, guaranteed benefits, guaranteed charges, or guaranteed credits that are unilaterally made by the insurer after issue and that are effective for more than one year after the date of the change shall be the greatest of the following:

(1) reserves calculated ignoring the guarantee;

(2) reserves assuming the guarantee was made at issue; and

(3) reserves assuming that the policy was issued on the date of the guarantee.

Subp. 6. Documentation. The commissioner may require that the company document the extent of the adequacy of reserves for specified blocks, including, but not limited to, policies issued prior to the effective date of this chapter. This documentation may include a demonstration of the extent to which aggregation with other nonspecified blocks of business is relied upon in the formation of the appointed actuary opinion pursuant to and consistent with part 2711.0080.

2747.0040 CALCULATION OF MINIMUM VALUATION STANDARD FOR POLICIES WITH GUARANTEED NON-LEVEL GROSS PREMIUMS OR GUARANTEED NONLEVEL BENEFITS OTHER THAN UNIVERSAL LIFE POLICIES.

Subpart 1. Basic reserves. Basic reserves are calculated as the greater of the segmented reserves and the unitary reserves. Both the segmented reserves and the unitary reserves for a policy shall use the same valuation mortality table and selection factors. At the option of the insurer, in calculating segmented reserves and net premiums, either of the adjustments described in items A and B may be made:

A. treat the unitary reserve, if greater than zero, applicable at the end of each segment as a pure endowment; and subtract the

unitary reserve, if greater than zero, applicable at the beginning of each segment from the present value of guaranteed life insurance and endowment benefits for each segment; or

B. treat the guaranteed cash surrender value, if greater than zero, applicable at the end of each segment as a pure endowment; and subtract the guaranteed cash surrender value, if greater than zero, applicable at the beginning of each segment from the present value of guaranteed life insurance and endowment benefits for each segment.

Subp. 2. Deficiency reserves.

A. The deficiency reserve at any duration is calculated on:

(1) a unitary basis if the corresponding basic reserve determined by subpart 1 is unitary;

(2) a segmented basis if the corresponding basic reserve determined by subpart 1 is segmented; or

(3) the segmented basis if the corresponding basic reserve determined by subpart 1 is equal to both the segmented reserve and the unitary reserve.

B. This subpart applies to a policy for which the guaranteed gross premium at any duration is less than the corresponding modified net premium calculated by the method used in determining the basic reserves, but using the minimum valuation standards of mortality, specified in part 2747.0030, subpart 2, and rate of interest.

C. Deficiency reserves, if any, are calculated for each policy as the excess if greater than zero, for the current and all remaining periods, of the quantity A over the basic reserve, where quantity A is obtained as indicated in part 2747.0030, subpart 2.

D. For deficiency reserves determined on a segmented basis, the quantity A is determined using segment lengths equal to those determined for segmented basic reserves.

Subp. 3. Minimum value. Basic reserves may not be less than the tabular cost of insurance for the balance of the policy year, if mean reserves are used. Basic reserves may not be less than the tabular cost of insurance for the balance of the current modal period or to the paid-to-date, if later, but not beyond the next policy anniversary, if mid-terminal reserves are used. The tabular cost of insurance shall use the same valuation mortality table and interest rates as that used for the calculation of the segmented reserves. However, if select mortality factors are used, they shall be the ten-year select factors incorporated into the 1980 amendments of the National Association of Insurance Commissioners Standard Valuation Law. In no case may total reserves, including basic reserves, deficiency reserves and any reserves held for supplemental benefits that would expire upon contract termination, be less than the amount that the policyowner would receive, including the cash surrender value of the supplemental benefits, if any, exclusive of any deduction for policy loans, upon termination of the policy.

Subp. 4. Unusual pattern of guaranteed cash surrender values.

A. For a policy with an unusual pattern of guaranteed cash surrender values, the reserves actually held before the first unusual guaranteed cash surrender value must not be less than the reserves calculated by treating the first unusual guaranteed cash surrender value as a pure endowment and treating the policy as an n-year policy providing term insurance plus a pure endowment equal to the unusual cash surrender value, where n is the number of years from the date of issue to the date the unusual cash surrender value is scheduled.

B. The reserves actually held subsequent to any unusual guaranteed cash surrender value must not be less than the reserves calculated by treating the policy as an n-year policy providing term insurance plus a pure endowment equal to the next unusual guaranteed cash surrender value, and treating any unusual guaranteed cash surrender value at the end of the prior segment as a net single premium, where:

(1) n is the number of years from the date of the last unusual guaranteed cash surrender value before the valuation date to the earlier of:

(a) the date of the next unusual guaranteed cash surrender value, if any, that is scheduled after the valuation date; or

(b) the mandatory expiration date of the policy;

(2) the net premium for a given year during the n-year period is equal to the product of the net to gross ratio and the respective gross premium; and

(3) the net to gross ratio is equal to unit (a) divided by unit (b) as follows:

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(a) the present value, at the beginning of the n-year period, of death benefits payable during the n-year period plus the present value, at the beginning of the n-year period, of the next unusual guaranteed cash surrender value, if any, minus the amount of the last unusual guaranteed cash surrender value, if any, scheduled at the beginning of the n-year period;

(b) the present value, at the beginning of the n-year period, of the scheduled gross premiums payable during the n-year period.

C. For purposes of this subpart, a policy is considered to have an unusual pattern of guaranteed cash surrender values if any future guaranteed cash surrender value exceeds the prior year's guaranteed cash surrender value by more than the sum of:

(1) 110 percent of the scheduled gross premium for that year;

(2) 110 percent of one year's accrued interest on the sum of the prior year's guaranteed cash surrender value and the scheduled gross premium using the nonforfeiture interest rate used for calculating policy guaranteed cash surrender values; and

(3) five percent of the first policy year surrender charge, if any.

Subp. 5. Optional exemption for yearly renewable term reinsurance. At the option of the company, the following approach for reserves on yearly renewable term reinsurance may be used:

A. Calculate the valuation net premium for each future policy year as the tabular cost of insurance for that future year.

B. Basic reserves shall never be less than the tabular cost of insurance for the appropriate period, as defined in subpart 3.

C. Deficiency reserves.

(1) For each policy year, calculate the excess, if greater than zero, of the valuation net premium over the respective maximum guaranteed gross premium.

(2) Deficiency reserves shall never be less than the sum of the present values, at the date of valuation, of the excesses determined in accordance with subitem (1).

D. For purposes of this subpart, the calculations use the maximum valuation interest rate and the 1980 CSO mortality tables with or without ten-year select mortality factors, or any other table adopted after the effective date of this chapter by the National Association of Insurance Commissioners and adopted by rule by the commissioner for this purpose.

E. A reinsurance agreement shall be considered yearly renewable term reinsurance for purposes of this subpart if only the mortality risk is reinsured.

F. If the assuming company chooses this optional exemption, the ceding company's reinsurance reserve credit shall be limited to the amount of reserve held by the assuming company for the affected policies.

Subp. 6. Optional exemption for attained-age-based yearly renewable term life insurance policies. At the option of the company, the following approach for reserves for attained-age-based yearly renewable term life insurance policies may be used:

A. Calculate the valuation net premium for each future policy year as the tabular cost of insurance for that future year.

B. Basic reserves shall never be less than the tabular cost of insurance for the appropriate period, as defined in subpart 3.

C. Deficiency reserves.

(1) For each policy year, calculate the excess, if greater than zero, of the valuation net premium over the respective maximum guaranteed gross premium.

(2) Deficiency reserves shall never be less than the sum of the present values, at the date of valuation, of the excesses determined in accordance with subitem (1).

D. For purposes of this subpart, the calculations use the maximum valuation interest rate and the 1980 CSO valuation tables with or without ten-year select mortality factors, or any other table adopted after the effective date of this chapter by the National Association of Insurance Commissioners and adopted by rule by the commissioner for this purpose.

E. A policy shall be considered an attained-age-based yearly renewable term life insurance policy for purposes of this subpart if:

(1) the premium rates, on both the initial current premium scale and the guaranteed maximum premium scale, are based upon the attained age of the insured such that the rate for any given policy at a given attained age of the insured is independent of the year the policy was issued; and

(2) the premium rates, on both the initial current premium scale and the guaranteed maximum premium scale, are the same as the premium rates for policies covering all insureds of the same sex, risk class, plan of insurance, and attained age.

F. For policies that become attained-age-based yearly renewable term policies after an initial period of coverage, the approach of this subpart may be used after the initial period if:

- (1) the initial period is constant for all insureds of the same sex, risk class, and plan of insurance; or
- (2) the initial period runs to a common attained age for all insureds of the same sex, risk class, and plan of insurance; and
- (3) after the initial period of coverage, the policy meets the conditions of item E.

G. If this election is made, this approach shall be applied in determining reserves for all attained-age-based yearly renewable term life insurance policies issued on or after the effective date of this chapter.

Subp. 7. Exemption from unitary reserves for certain n-year renewable term life insurance policies. Unitary basic reserves and unitary deficiency reserves need not be calculated for a policy if the following conditions are met:

A. the policy consists of a series of n-year periods, including the first period and all renewal periods, where n is the same for each period, except that for the final renewal period, n may be truncated or extended to reach the expiry age, provided that this final renewal period is less than ten years and less than twice the size of the earlier n-year periods, and for each period, the premium rates on both the initial current premium scale and the guaranteed maximum premium scale are level;

B. the guaranteed gross premiums in all n-year periods are not less than the corresponding net premiums based upon the 1980 CSO Table with or without the ten-year select mortality factors; and

C. there are no cash surrender values in any policy year.

Subp. 8. Exemption from unitary reserves for certain juvenile policies. Unitary basic reserves and unitary deficiency reserves need not be calculated for a policy if the following conditions are met, based upon the initial current premium scale at issue:

A. at issue, the insured is age 24 or younger;

B. until the insured reaches the end of the juvenile period, which shall occur at or before age 25, the gross premiums and death benefits are level, and there are no cash surrender values; and

C. after the end of the juvenile period, gross premiums are level for the remainder of the premium paying period, and death benefits are level for the remainder of the life of the policy.

2747.0050 MINIMUM VALUATION STANDARD FOR CERTAIN FLEXIBLE PREMIUM AND FIXED PREMIUM UNIVERSAL LIFE INSURANCE POLICIES; SECONDARY GUARANTEE PERIOD POLICIES.

Subpart 1. General.

A. Policies with a secondary guarantee include:

(1) a policy with a guarantee that the policy will remain in force at the original schedule of benefits, subject only to the payment of specified premiums;

(2) a policy in which the minimum premium at any duration is less than the corresponding one-year valuation premium, calculated using the maximum valuation interest rate and the 1980 CSO valuation tables with or without ten-year select mortality factors, or any other table adopted after the effective date of this chapter by the National Association of Insurance Commissioners and adopted by rule by the commissioner for this purpose; or

(3) a policy with any combination of subitems (1) and (2).

B. A secondary guarantee period is the period for which the policy is guaranteed to remain in force subject only to a secondary guarantee. When a policy contains more than one secondary guarantee, the minimum reserve shall be the greatest of the respective minimum reserves at that valuation date of each unexpired secondary guarantee, ignoring all other secondary guarantees. Secondary guarantees that are unilaterally changed by the insurer after issue must be considered to have been made at issue. Reserves described in subparts 2 and 3 shall be recalculated from issue to reflect these changes.

C. Specified premiums mean the premiums specified in the policy, the payment of which guarantees that the policy will remain in force at the original schedule of benefits, but which otherwise would be insufficient to keep the policy in force in the absence of the guarantee if maximum mortality and expense charges and minimum interest credits were made and any applicable surrender charges were assessed.

D. For purposes of this part, the minimum premium for a policy year is the premium that, when paid into a policy with a zero account value at the beginning of the policy year, produces a zero account value at the end of the policy year. The minimum

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premium calculation shall use the policy cost factors, including mortality charges, loads and expense charges, and the interest crediting rate, which are all guaranteed at issue.

E. The one-year valuation premium means the net one-year premium based upon the original schedule of benefits for a given policy year. The one-year valuation premiums for all policy years are calculated at issue. The select mortality factors defined in part 2747.0030, subpart 2, items B to D, may not be used to calculate the one-year valuation premiums.

F. The one-year valuation premium should reflect the frequency of fund processing, as well as the distribution of deaths assumption employed in the calculation of the monthly mortality charges to the fund.

Subp. 2. **Basic reserves for secondary guarantees.** Basic reserves for the secondary guarantees must be the segmented reserves for the secondary guarantee period. In calculating the segments and the segmented reserves, the gross premiums shall be set equal to the specified premiums, if any, or otherwise to the minimum premiums, that keep the policy in force and the segments will be determined according to the contract segmentation method as defined in part 2747.0020, subpart 3.

Subp. 3. **Deficiency reserves for secondary guarantees.** Deficiency reserves, if any, for the secondary guarantees shall be calculated for the secondary guarantee period in the same manner as described in part 2747.0040, subpart 2, with gross premiums set equal to the specified premiums, if any, or otherwise to the minimum premiums that keep the policy in force.

Subp. 4. **Minimum reserves.** The minimum reserves during the secondary guarantee period are the greater of:

- A. the basic reserves for the secondary guarantee plus the deficiency reserve, if any, for the secondary guarantees; or
- B. the minimum reserves required by other rules or regulations governing universal life plans.

2747.0060 SELECT MORTALITY FACTORS.

Subpart 1. **Generally.** The tables of select mortality factors contained in subparts 2 to 7 include: (1) male aggregate; (2) male nonsmokers; (3) male smoker; (4) female aggregate; (5) female nonsmoker; and (6) female smoker.

These tables apply to both age last birthday and age nearest birthday mortality tables.

For sex-blended mortality tables, compute select mortality factors in the same proportion as the underlying mortality. For example, for the 1980 CSO-B Table, the calculated select mortality factors are 80 percent of the appropriate male table in this part, plus 20 percent of the appropriate female table in this part.

Subp. 2. **Male aggregate.**

ISSUE AGE	DURATION							
	1	2	3	4	5	6	7	8
0-								
15	100	100	100	100	100	100	100	100
16	100	100	100	100	100	100	100	100
17	100	100	100	100	100	100	100	100
18	96	98	98	99	99	100	100	90
19	83	84	84	87	87	87	79	79
20	69	71	71	74	74	69	69	67
21	66	68	69	71	66	66	67	66
22	65	66	66	63	63	64	64	64
23	62	63	59	60	62	62	63	63
24	60	56	56	59	59	60	61	61
25	52	53	55	56	58	58	60	60
26	51	52	55	56	58	58	57	61
27	51	52	55	57	58	60	61	61
28	49	51	56	58	60	60	61	62
29	49	51	56	58	60	61	62	62
30	49	50	56	58	60	60	62	63
31	47	50	56	58	60	62	63	64
32	46	49	56	59	60	62	63	66
33	43	49	56	59	62	63	64	62

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<u>34</u>	<u>42</u>	<u>47</u>	<u>56</u>	<u>60</u>	<u>62</u>	<u>63</u>	<u>61</u>	<u>63</u>
<u>35</u>	<u>40</u>	<u>47</u>	<u>56</u>	<u>60</u>	<u>63</u>	<u>61</u>	<u>62</u>	<u>65</u>
<u>36</u>	<u>38</u>	<u>42</u>	<u>56</u>	<u>60</u>	<u>59</u>	<u>61</u>	<u>63</u>	<u>65</u>
<u>37</u>	<u>38</u>	<u>45</u>	<u>56</u>	<u>57</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>65</u>
<u>38</u>	<u>37</u>	<u>44</u>	<u>53</u>	<u>58</u>	<u>61</u>	<u>62</u>	<u>65</u>	<u>66</u>
<u>39</u>	<u>37</u>	<u>41</u>	<u>53</u>	<u>58</u>	<u>62</u>	<u>63</u>	<u>65</u>	<u>65</u>
<u>40</u>	<u>34</u>	<u>40</u>	<u>53</u>	<u>58</u>	<u>62</u>	<u>63</u>	<u>65</u>	<u>65</u>
<u>41</u>	<u>34</u>	<u>41</u>	<u>53</u>	<u>58</u>	<u>62</u>	<u>63</u>	<u>65</u>	<u>64</u>
<u>42</u>	<u>34</u>	<u>43</u>	<u>53</u>	<u>58</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>63</u>
<u>43</u>	<u>34</u>	<u>43</u>	<u>54</u>	<u>59</u>	<u>60</u>	<u>61</u>	<u>63</u>	<u>62</u>
<u>44</u>	<u>34</u>	<u>44</u>	<u>54</u>	<u>58</u>	<u>59</u>	<u>60</u>	<u>61</u>	<u>60</u>
<u>45</u>	<u>34</u>	<u>45</u>	<u>53</u>	<u>58</u>	<u>59</u>	<u>60</u>	<u>60</u>	<u>60</u>
<u>46</u>	<u>31</u>	<u>43</u>	<u>52</u>	<u>56</u>	<u>57</u>	<u>58</u>	<u>59</u>	<u>59</u>
<u>47</u>	<u>32</u>	<u>42</u>	<u>50</u>	<u>53</u>	<u>55</u>	<u>56</u>	<u>57</u>	<u>58</u>
<u>48</u>	<u>32</u>	<u>41</u>	<u>47</u>	<u>52</u>	<u>54</u>	<u>56</u>	<u>57</u>	<u>57</u>
<u>49</u>	<u>30</u>	<u>40</u>	<u>46</u>	<u>49</u>	<u>52</u>	<u>54</u>	<u>55</u>	<u>56</u>
<u>50</u>	<u>30</u>	<u>38</u>	<u>44</u>	<u>47</u>	<u>51</u>	<u>53</u>	<u>54</u>	<u>56</u>
<u>51</u>	<u>28</u>	<u>37</u>	<u>42</u>	<u>46</u>	<u>49</u>	<u>53</u>	<u>54</u>	<u>56</u>
<u>52</u>	<u>28</u>	<u>35</u>	<u>41</u>	<u>45</u>	<u>49</u>	<u>51</u>	<u>54</u>	<u>56</u>
<u>53</u>	<u>27</u>	<u>35</u>	<u>39</u>	<u>44</u>	<u>48</u>	<u>51</u>	<u>53</u>	<u>55</u>
<u>54</u>	<u>27</u>	<u>33</u>	<u>38</u>	<u>44</u>	<u>48</u>	<u>50</u>	<u>53</u>	<u>55</u>
<u>55</u>	<u>25</u>	<u>32</u>	<u>37</u>	<u>43</u>	<u>47</u>	<u>50</u>	<u>53</u>	<u>55</u>
<u>56</u>	<u>25</u>	<u>32</u>	<u>37</u>	<u>43</u>	<u>47</u>	<u>49</u>	<u>51</u>	<u>54</u>
<u>57</u>	<u>24</u>	<u>31</u>	<u>38</u>	<u>43</u>	<u>47</u>	<u>49</u>	<u>51</u>	<u>54</u>
<u>58</u>	<u>24</u>	<u>31</u>	<u>38</u>	<u>43</u>	<u>48</u>	<u>48</u>	<u>50</u>	<u>53</u>
<u>59</u>	<u>23</u>	<u>30</u>	<u>39</u>	<u>43</u>	<u>48</u>	<u>48</u>	<u>51</u>	<u>53</u>
<u>60</u>	<u>23</u>	<u>30</u>	<u>39</u>	<u>43</u>	<u>48</u>	<u>47</u>	<u>50</u>	<u>52</u>
<u>61</u>	<u>23</u>	<u>30</u>	<u>39</u>	<u>43</u>	<u>49</u>	<u>49</u>	<u>50</u>	<u>52</u>
<u>62</u>	<u>23</u>	<u>30</u>	<u>39</u>	<u>44</u>	<u>49</u>	<u>49</u>	<u>51</u>	<u>52</u>
<u>63</u>	<u>22</u>	<u>30</u>	<u>39</u>	<u>45</u>	<u>50</u>	<u>50</u>	<u>52</u>	<u>75</u>
<u>64</u>	<u>22</u>	<u>30</u>	<u>39</u>	<u>45</u>	<u>50</u>	<u>51</u>	<u>75</u>	<u>75</u>
<u>65</u>	<u>22</u>	<u>30</u>	<u>39</u>	<u>45</u>	<u>50</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>66</u>	<u>22</u>	<u>30</u>	<u>39</u>	<u>45</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>67</u>	<u>22</u>	<u>30</u>	<u>39</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>68</u>	<u>23</u>	<u>32</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>69</u>	<u>23</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>70</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>71</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>72</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>73</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>74</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>75</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>76</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>77</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>78</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>100</u>
<u>79</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>48</u>	<u>52</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>48</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>ISSUE</u>								
<u>AGE</u>								
	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
<u>0-</u>								
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>92</u>	<u>92</u>	<u>92</u>	<u>92</u>	<u>93</u>	<u>93</u>	<u>96</u>	<u>97</u>
<u>19</u>	<u>79</u>	<u>81</u>	<u>81</u>	<u>82</u>	<u>82</u>	<u>82</u>	<u>85</u>	<u>88</u>
<u>20</u>	<u>69</u>	<u>70</u>	<u>71</u>	<u>71</u>	<u>71</u>	<u>71</u>	<u>74</u>	<u>79</u>
<u>21</u>	<u>67</u>	<u>70</u>	<u>70</u>	<u>70</u>	<u>70</u>	<u>71</u>	<u>71</u>	<u>77</u>
<u>22</u>	<u>65</u>	<u>68</u>	<u>68</u>	<u>68</u>	<u>68</u>	<u>69</u>	<u>71</u>	<u>77</u>
<u>23</u>	<u>64</u>	<u>65</u>	<u>65</u>	<u>67</u>	<u>67</u>	<u>69</u>	<u>70</u>	<u>76</u>
<u>24</u>	<u>61</u>	<u>64</u>	<u>64</u>	<u>64</u>	<u>66</u>	<u>67</u>	<u>70</u>	<u>76</u>
<u>25</u>	<u>60</u>	<u>63</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>67</u>	<u>69</u>	<u>75</u>
<u>26</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>66</u>	<u>69</u>	<u>66</u>	<u>73</u>
<u>27</u>	<u>60</u>	<u>63</u>	<u>63</u>	<u>64</u>	<u>67</u>	<u>66</u>	<u>67</u>	<u>74</u>
<u>28</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>66</u>	<u>65</u>	<u>66</u>	<u>68</u>	<u>74</u>
<u>29</u>	<u>62</u>	<u>64</u>	<u>64</u>	<u>62</u>	<u>66</u>	<u>67</u>	<u>70</u>	<u>76</u>
<u>30</u>	<u>63</u>	<u>64</u>	<u>62</u>	<u>63</u>	<u>67</u>	<u>68</u>	<u>71</u>	<u>77</u>
<u>31</u>	<u>64</u>	<u>62</u>	<u>63</u>	<u>66</u>	<u>68</u>	<u>70</u>	<u>72</u>	<u>78</u>
<u>32</u>	<u>62</u>	<u>63</u>	<u>66</u>	<u>67</u>	<u>70</u>	<u>72</u>	<u>73</u>	<u>78</u>
<u>33</u>	<u>65</u>	<u>66</u>	<u>67</u>	<u>70</u>	<u>72</u>	<u>73</u>	<u>75</u>	<u>80</u>
<u>34</u>	<u>66</u>	<u>67</u>	<u>70</u>	<u>71</u>	<u>73</u>	<u>75</u>	<u>76</u>	<u>81</u>
<u>35</u>	<u>67</u>	<u>68</u>	<u>71</u>	<u>73</u>	<u>74</u>	<u>76</u>	<u>76</u>	<u>81</u>
<u>36</u>	<u>67</u>	<u>68</u>	<u>70</u>	<u>72</u>	<u>74</u>	<u>76</u>	<u>77</u>	<u>82</u>
<u>37</u>	<u>67</u>	<u>68</u>	<u>70</u>	<u>72</u>	<u>74</u>	<u>76</u>	<u>76</u>	<u>81</u>
<u>38</u>	<u>67</u>	<u>69</u>	<u>69</u>	<u>73</u>	<u>75</u>	<u>76</u>	<u>77</u>	<u>82</u>
<u>39</u>	<u>66</u>	<u>68</u>	<u>69</u>	<u>72</u>	<u>74</u>	<u>76</u>	<u>76</u>	<u>81</u>
<u>40</u>	<u>66</u>	<u>68</u>	<u>68</u>	<u>71</u>	<u>75</u>	<u>76</u>	<u>77</u>	<u>82</u>
<u>41</u>	<u>64</u>	<u>66</u>	<u>68</u>	<u>70</u>	<u>74</u>	<u>76</u>	<u>77</u>	<u>82</u>
<u>42</u>	<u>63</u>	<u>64</u>	<u>66</u>	<u>69</u>	<u>72</u>	<u>75</u>	<u>77</u>	<u>82</u>
<u>43</u>	<u>62</u>	<u>64</u>	<u>66</u>	<u>67</u>	<u>72</u>	<u>74</u>	<u>77</u>	<u>82</u>
<u>44</u>	<u>61</u>	<u>62</u>	<u>64</u>	<u>67</u>	<u>71</u>	<u>74</u>	<u>77</u>	<u>82</u>
<u>45</u>	<u>59</u>	<u>60</u>	<u>63</u>	<u>66</u>	<u>71</u>	<u>74</u>	<u>77</u>	<u>82</u>
<u>46</u>	<u>59</u>	<u>60</u>	<u>63</u>	<u>67</u>	<u>71</u>	<u>74</u>	<u>75</u>	<u>80</u>
<u>47</u>	<u>59</u>	<u>60</u>	<u>65</u>	<u>68</u>	<u>71</u>	<u>74</u>	<u>75</u>	<u>80</u>

Proposed Rules

<u>48</u>	<u>57</u>	<u>61</u>	<u>65</u>	<u>68</u>	<u>72</u>	<u>73</u>	<u>74</u>	<u>79</u>
<u>49</u>	<u>57</u>	<u>61</u>	<u>66</u>	<u>69</u>	<u>72</u>	<u>73</u>	<u>74</u>	<u>79</u>
<u>50</u>	<u>57</u>	<u>61</u>	<u>66</u>	<u>71</u>	<u>72</u>	<u>73</u>	<u>75</u>	<u>80</u>
<u>51</u>	<u>57</u>	<u>61</u>	<u>66</u>	<u>71</u>	<u>72</u>	<u>73</u>	<u>75</u>	<u>80</u>
<u>52</u>	<u>57</u>	<u>61</u>	<u>66</u>	<u>71</u>	<u>72</u>	<u>74</u>	<u>75</u>	<u>80</u>
<u>53</u>	<u>57</u>	<u>61</u>	<u>67</u>	<u>71</u>	<u>74</u>	<u>75</u>	<u>76</u>	<u>81</u>
<u>54</u>	<u>57</u>	<u>61</u>	<u>67</u>	<u>72</u>	<u>74</u>	<u>75</u>	<u>76</u>	<u>81</u>
<u>55</u>	<u>57</u>	<u>61</u>	<u>68</u>	<u>72</u>	<u>74</u>	<u>75</u>	<u>78</u>	<u>100</u>
<u>56</u>	<u>56</u>	<u>61</u>	<u>67</u>	<u>70</u>	<u>73</u>	<u>74</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>56</u>	<u>59</u>	<u>66</u>	<u>69</u>	<u>72</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>58</u>	<u>56</u>	<u>59</u>	<u>64</u>	<u>67</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>55</u>	<u>58</u>	<u>63</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>53</u>	<u>57</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>53</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>75</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>75</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>75</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>76</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>ISSUE</u> <u>AGE</u>	<u>DURATION</u>			
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20+</u>
<u>0-</u>				
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>98</u>	<u>98</u>	<u>99</u>	<u>100</u>
<u>19</u>	<u>91</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>20</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>21</u>	<u>83</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>22</u>	<u>83</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>23</u>	<u>82</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>24</u>	<u>82</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>25</u>	<u>81</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>26</u>	<u>80</u>	<u>86</u>	<u>93</u>	<u>100</u>
<u>27</u>	<u>80</u>	<u>87</u>	<u>93</u>	<u>100</u>
<u>28</u>	<u>81</u>	<u>87</u>	<u>94</u>	<u>100</u>
<u>29</u>	<u>82</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>30</u>	<u>83</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>31</u>	<u>83</u>	<u>89</u>	<u>94</u>	<u>100</u>
<u>32</u>	<u>84</u>	<u>89</u>	<u>95</u>	<u>100</u>
<u>33</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>34</u>	<u>86</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>35</u>	<u>86</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>36</u>	<u>86</u>	<u>91</u>	<u>95</u>	<u>100</u>
<u>37</u>	<u>86</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>38</u>	<u>86</u>	<u>91</u>	<u>95</u>	<u>100</u>
<u>39</u>	<u>86</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>40</u>	<u>86</u>	<u>91</u>	<u>95</u>	<u>100</u>
<u>41</u>	<u>86</u>	<u>91</u>	<u>95</u>	<u>100</u>
<u>42</u>	<u>86</u>	<u>91</u>	<u>95</u>	<u>100</u>
<u>43</u>	<u>86</u>	<u>91</u>	<u>95</u>	<u>100</u>
<u>44</u>	<u>86</u>	<u>91</u>	<u>95</u>	<u>100</u>
<u>45</u>	<u>86</u>	<u>91</u>	<u>95</u>	<u>100</u>
<u>46</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>47</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>48</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>49</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>50</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>51</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>52</u>	<u>85</u>	<u>90</u>	<u>100</u>	<u>100</u>
<u>53</u>	<u>86</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>54</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>55</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>56</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Proposed Rules

<u>58</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>76</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Subp. 3. Male, nonsmoker.

ISSUE AGE	DURATION							
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
0-								
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>93</u>	<u>95</u>	<u>96</u>	<u>98</u>	<u>99</u>	<u>100</u>	<u>100</u>	<u>90</u>
<u>19</u>	<u>80</u>	<u>81</u>	<u>83</u>	<u>86</u>	<u>87</u>	<u>87</u>	<u>79</u>	<u>79</u>
<u>20</u>	<u>65</u>	<u>68</u>	<u>69</u>	<u>72</u>	<u>74</u>	<u>69</u>	<u>69</u>	<u>67</u>
<u>21</u>	<u>63</u>	<u>66</u>	<u>68</u>	<u>71</u>	<u>66</u>	<u>66</u>	<u>67</u>	<u>66</u>
<u>22</u>	<u>62</u>	<u>65</u>	<u>66</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>64</u>	<u>64</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>23</u>	<u>60</u>	<u>62</u>	<u>58</u>	<u>60</u>	<u>62</u>	<u>62</u>	<u>63</u>	<u>63</u>
<u>24</u>	<u>59</u>	<u>55</u>	<u>56</u>	<u>58</u>	<u>59</u>	<u>60</u>	<u>61</u>	<u>61</u>
<u>25</u>	<u>52</u>	<u>53</u>	<u>55</u>	<u>56</u>	<u>58</u>	<u>58</u>	<u>60</u>	<u>60</u>
<u>26</u>	<u>51</u>	<u>53</u>	<u>55</u>	<u>56</u>	<u>58</u>	<u>60</u>	<u>61</u>	<u>61</u>
<u>27</u>	<u>51</u>	<u>52</u>	<u>55</u>	<u>58</u>	<u>60</u>	<u>60</u>	<u>61</u>	<u>61</u>
<u>28</u>	<u>49</u>	<u>52</u>	<u>57</u>	<u>58</u>	<u>60</u>	<u>61</u>	<u>63</u>	<u>62</u>
<u>29</u>	<u>49</u>	<u>51</u>	<u>57</u>	<u>60</u>	<u>61</u>	<u>61</u>	<u>62</u>	<u>62</u>
<u>30</u>	<u>49</u>	<u>51</u>	<u>57</u>	<u>60</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>63</u>
<u>31</u>	<u>47</u>	<u>50</u>	<u>57</u>	<u>60</u>	<u>60</u>	<u>62</u>	<u>63</u>	<u>64</u>
<u>32</u>	<u>46</u>	<u>50</u>	<u>57</u>	<u>60</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>64</u>
<u>33</u>	<u>45</u>	<u>49</u>	<u>56</u>	<u>60</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>62</u>
<u>34</u>	<u>43</u>	<u>48</u>	<u>56</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>62</u>	<u>62</u>
<u>35</u>	<u>41</u>	<u>47</u>	<u>56</u>	<u>62</u>	<u>63</u>	<u>61</u>	<u>62</u>	<u>63</u>
<u>36</u>	<u>40</u>	<u>47</u>	<u>56</u>	<u>62</u>	<u>59</u>	<u>61</u>	<u>62</u>	<u>63</u>
<u>37</u>	<u>38</u>	<u>45</u>	<u>56</u>	<u>58</u>	<u>59</u>	<u>61</u>	<u>62</u>	<u>63</u>
<u>38</u>	<u>38</u>	<u>45</u>	<u>53</u>	<u>58</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>65</u>
<u>39</u>	<u>37</u>	<u>41</u>	<u>53</u>	<u>58</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>64</u>
<u>40</u>	<u>34</u>	<u>41</u>	<u>53</u>	<u>58</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>64</u>
<u>41</u>	<u>34</u>	<u>41</u>	<u>53</u>	<u>58</u>	<u>61</u>	<u>61</u>	<u>62</u>	<u>62</u>
<u>42</u>	<u>34</u>	<u>43</u>	<u>53</u>	<u>58</u>	<u>60</u>	<u>61</u>	<u>62</u>	<u>61</u>
<u>43</u>	<u>32</u>	<u>43</u>	<u>53</u>	<u>58</u>	<u>60</u>	<u>61</u>	<u>60</u>	<u>60</u>
<u>44</u>	<u>32</u>	<u>44</u>	<u>52</u>	<u>57</u>	<u>59</u>	<u>60</u>	<u>60</u>	<u>59</u>
<u>45</u>	<u>32</u>	<u>44</u>	<u>52</u>	<u>57</u>	<u>59</u>	<u>60</u>	<u>59</u>	<u>57</u>
<u>46</u>	<u>32</u>	<u>42</u>	<u>50</u>	<u>54</u>	<u>56</u>	<u>57</u>	<u>57</u>	<u>56</u>
<u>47</u>	<u>30</u>	<u>40</u>	<u>48</u>	<u>52</u>	<u>54</u>	<u>55</u>	<u>55</u>	<u>54</u>
<u>48</u>	<u>30</u>	<u>40</u>	<u>46</u>	<u>49</u>	<u>51</u>	<u>52</u>	<u>53</u>	<u>53</u>
<u>49</u>	<u>29</u>	<u>39</u>	<u>43</u>	<u>48</u>	<u>50</u>	<u>51</u>	<u>50</u>	<u>51</u>
<u>50</u>	<u>29</u>	<u>37</u>	<u>42</u>	<u>45</u>	<u>47</u>	<u>48</u>	<u>49</u>	<u>50</u>
<u>51</u>	<u>27</u>	<u>35</u>	<u>40</u>	<u>43</u>	<u>45</u>	<u>47</u>	<u>48</u>	<u>50</u>
<u>52</u>	<u>27</u>	<u>34</u>	<u>39</u>	<u>42</u>	<u>44</u>	<u>45</u>	<u>48</u>	<u>49</u>
<u>53</u>	<u>25</u>	<u>31</u>	<u>37</u>	<u>41</u>	<u>44</u>	<u>45</u>	<u>47</u>	<u>49</u>
<u>54</u>	<u>25</u>	<u>30</u>	<u>36</u>	<u>39</u>	<u>43</u>	<u>44</u>	<u>47</u>	<u>48</u>
<u>55</u>	<u>24</u>	<u>29</u>	<u>35</u>	<u>38</u>	<u>42</u>	<u>43</u>	<u>45</u>	<u>48</u>
<u>56</u>	<u>23</u>	<u>29</u>	<u>35</u>	<u>38</u>	<u>42</u>	<u>42</u>	<u>44</u>	<u>47</u>
<u>57</u>	<u>23</u>	<u>28</u>	<u>35</u>	<u>38</u>	<u>42</u>	<u>42</u>	<u>43</u>	<u>45</u>
<u>58</u>	<u>22</u>	<u>28</u>	<u>33</u>	<u>37</u>	<u>41</u>	<u>41</u>	<u>43</u>	<u>45</u>
<u>59</u>	<u>22</u>	<u>26</u>	<u>33</u>	<u>37</u>	<u>41</u>	<u>41</u>	<u>42</u>	<u>44</u>
<u>60</u>	<u>20</u>	<u>26</u>	<u>33</u>	<u>37</u>	<u>41</u>	<u>40</u>	<u>41</u>	<u>42</u>
<u>61</u>	<u>20</u>	<u>26</u>	<u>33</u>	<u>37</u>	<u>41</u>	<u>40</u>	<u>41</u>	<u>42</u>
<u>62</u>	<u>19</u>	<u>25</u>	<u>32</u>	<u>38</u>	<u>40</u>	<u>40</u>	<u>41</u>	<u>42</u>
<u>63</u>	<u>19</u>	<u>25</u>	<u>33</u>	<u>36</u>	<u>40</u>	<u>40</u>	<u>41</u>	<u>75</u>
<u>64</u>	<u>18</u>	<u>24</u>	<u>32</u>	<u>36</u>	<u>39</u>	<u>40</u>	<u>75</u>	<u>75</u>
<u>65</u>	<u>18</u>	<u>24</u>	<u>32</u>	<u>36</u>	<u>39</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>66</u>	<u>18</u>	<u>24</u>	<u>32</u>	<u>36</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>67</u>	<u>18</u>	<u>24</u>	<u>32</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>68</u>	<u>18</u>	<u>24</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>69</u>	<u>18</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>70</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>

Proposed Rules

<u>71</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>72</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>73</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>74</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>75</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>76</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>77</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>78</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>100</u>
<u>79</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>48</u>	<u>52</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>48</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

**ISSUE
AGE**

DURATION

	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
<u>0-</u>								
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>92</u>	<u>92</u>	<u>92</u>	<u>92</u>	<u>95</u>	<u>95</u>	<u>96</u>	<u>97</u>
<u>19</u>	<u>79</u>	<u>81</u>	<u>81</u>	<u>82</u>	<u>83</u>	<u>83</u>	<u>86</u>	<u>89</u>
<u>20</u>	<u>69</u>	<u>70</u>	<u>71</u>	<u>71</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>80</u>
<u>21</u>	<u>67</u>	<u>70</u>	<u>70</u>	<u>70</u>	<u>71</u>	<u>71</u>	<u>73</u>	<u>78</u>
<u>22</u>	<u>67</u>	<u>68</u>	<u>68</u>	<u>68</u>	<u>70</u>	<u>70</u>	<u>73</u>	<u>78</u>
<u>23</u>	<u>64</u>	<u>67</u>	<u>68</u>	<u>68</u>	<u>67</u>	<u>69</u>	<u>71</u>	<u>77</u>
<u>24</u>	<u>63</u>	<u>65</u>	<u>67</u>	<u>66</u>	<u>66</u>	<u>69</u>	<u>71</u>	<u>77</u>
<u>25</u>	<u>61</u>	<u>64</u>	<u>64</u>	<u>64</u>	<u>64</u>	<u>67</u>	<u>70</u>	<u>76</u>
<u>26</u>	<u>61</u>	<u>63</u>	<u>64</u>	<u>64</u>	<u>66</u>	<u>69</u>	<u>67</u>	<u>74</u>
<u>27</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>66</u>	<u>67</u>	<u>66</u>	<u>67</u>	<u>74</u>
<u>28</u>	<u>62</u>	<u>64</u>	<u>66</u>	<u>66</u>	<u>63</u>	<u>66</u>	<u>68</u>	<u>74</u>
<u>29</u>	<u>63</u>	<u>64</u>	<u>66</u>	<u>63</u>	<u>65</u>	<u>67</u>	<u>68</u>	<u>74</u>
<u>30</u>	<u>63</u>	<u>64</u>	<u>62</u>	<u>63</u>	<u>66</u>	<u>68</u>	<u>70</u>	<u>76</u>
<u>31</u>	<u>64</u>	<u>62</u>	<u>63</u>	<u>65</u>	<u>67</u>	<u>70</u>	<u>71</u>	<u>77</u>
<u>32</u>	<u>62</u>	<u>63</u>	<u>65</u>	<u>66</u>	<u>68</u>	<u>71</u>	<u>72</u>	<u>78</u>
<u>33</u>	<u>63</u>	<u>65</u>	<u>66</u>	<u>68</u>	<u>71</u>	<u>73</u>	<u>74</u>	<u>79</u>
<u>34</u>	<u>65</u>	<u>66</u>	<u>67</u>	<u>70</u>	<u>72</u>	<u>74</u>	<u>74</u>	<u>79</u>
<u>35</u>	<u>66</u>	<u>67</u>	<u>68</u>	<u>70</u>	<u>72</u>	<u>74</u>	<u>75</u>	<u>80</u>
<u>36</u>	<u>66</u>	<u>67</u>	<u>68</u>	<u>70</u>	<u>72</u>	<u>74</u>	<u>75</u>	<u>80</u>
<u>37</u>	<u>66</u>	<u>67</u>	<u>67</u>	<u>69</u>	<u>71</u>	<u>73</u>	<u>74</u>	<u>79</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>38</u>	<u>65</u>	<u>67</u>	<u>68</u>	<u>70</u>	<u>72</u>	<u>74</u>	<u>73</u>	<u>78</u>
<u>39</u>	<u>65</u>	<u>67</u>	<u>68</u>	<u>70</u>	<u>71</u>	<u>73</u>	<u>73</u>	<u>78</u>
<u>40</u>	<u>64</u>	<u>66</u>	<u>67</u>	<u>69</u>	<u>71</u>	<u>73</u>	<u>72</u>	<u>78</u>
<u>41</u>	<u>63</u>	<u>65</u>	<u>65</u>	<u>67</u>	<u>69</u>	<u>71</u>	<u>71</u>	<u>77</u>
<u>42</u>	<u>61</u>	<u>63</u>	<u>64</u>	<u>66</u>	<u>67</u>	<u>69</u>	<u>71</u>	<u>77</u>
<u>43</u>	<u>60</u>	<u>60</u>	<u>62</u>	<u>64</u>	<u>66</u>	<u>68</u>	<u>69</u>	<u>75</u>
<u>44</u>	<u>59</u>	<u>58</u>	<u>60</u>	<u>62</u>	<u>65</u>	<u>67</u>	<u>69</u>	<u>75</u>
<u>45</u>	<u>57</u>	<u>57</u>	<u>59</u>	<u>61</u>	<u>63</u>	<u>66</u>	<u>68</u>	<u>74</u>
<u>46</u>	<u>55</u>	<u>56</u>	<u>59</u>	<u>61</u>	<u>63</u>	<u>65</u>	<u>67</u>	<u>74</u>
<u>47</u>	<u>54</u>	<u>55</u>	<u>59</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>66</u>	<u>73</u>
<u>48</u>	<u>54</u>	<u>55</u>	<u>57</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>63</u>	<u>70</u>
<u>49</u>	<u>53</u>	<u>54</u>	<u>57</u>	<u>61</u>	<u>61</u>	<u>62</u>	<u>62</u>	<u>70</u>
<u>50</u>	<u>51</u>	<u>54</u>	<u>57</u>	<u>61</u>	<u>61</u>	<u>61</u>	<u>61</u>	<u>69</u>
<u>51</u>	<u>51</u>	<u>53</u>	<u>57</u>	<u>60</u>	<u>61</u>	<u>61</u>	<u>62</u>	<u>70</u>
<u>52</u>	<u>50</u>	<u>53</u>	<u>56</u>	<u>60</u>	<u>60</u>	<u>62</u>	<u>62</u>	<u>70</u>
<u>53</u>	<u>50</u>	<u>51</u>	<u>56</u>	<u>59</u>	<u>61</u>	<u>61</u>	<u>62</u>	<u>70</u>
<u>54</u>	<u>49</u>	<u>51</u>	<u>55</u>	<u>59</u>	<u>59</u>	<u>61</u>	<u>62</u>	<u>70</u>
<u>55</u>	<u>49</u>	<u>50</u>	<u>56</u>	<u>58</u>	<u>59</u>	<u>61</u>	<u>62</u>	<u>100</u>
<u>56</u>	<u>48</u>	<u>50</u>	<u>55</u>	<u>57</u>	<u>58</u>	<u>59</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>47</u>	<u>49</u>	<u>53</u>	<u>55</u>	<u>56</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>58</u>	<u>45</u>	<u>47</u>	<u>51</u>	<u>53</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>44</u>	<u>46</u>	<u>50</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>42</u>	<u>45</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>42</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>75</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>75</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>75</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>76</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

<u>ISSUE</u> <u>AGE</u>	<u>DURATION</u>			
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20+</u>
<u>0-</u>				
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>98</u>	<u>98</u>	<u>99</u>	<u>100</u>
<u>19</u>	<u>92</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>20</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>21</u>	<u>84</u>	<u>89</u>	<u>95</u>	<u>100</u>
<u>22</u>	<u>84</u>	<u>89</u>	<u>95</u>	<u>100</u>
<u>23</u>	<u>83</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>24</u>	<u>83</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>25</u>	<u>82</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>26</u>	<u>80</u>	<u>87</u>	<u>93</u>	<u>100</u>
<u>27</u>	<u>80</u>	<u>87</u>	<u>93</u>	<u>100</u>
<u>28</u>	<u>81</u>	<u>87</u>	<u>94</u>	<u>100</u>
<u>29</u>	<u>81</u>	<u>87</u>	<u>94</u>	<u>100</u>
<u>30</u>	<u>82</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>31</u>	<u>83</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>32</u>	<u>83</u>	<u>89</u>	<u>94</u>	<u>100</u>
<u>33</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>34</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>35</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>36</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>37</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>38</u>	<u>84</u>	<u>89</u>	<u>95</u>	<u>100</u>
<u>39</u>	<u>84</u>	<u>89</u>	<u>95</u>	<u>100</u>
<u>40</u>	<u>83</u>	<u>89</u>	<u>94</u>	<u>100</u>
<u>41</u>	<u>83</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>42</u>	<u>83</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>43</u>	<u>81</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>44</u>	<u>81</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>45</u>	<u>81</u>	<u>87</u>	<u>94</u>	<u>100</u>
<u>46</u>	<u>80</u>	<u>87</u>	<u>93</u>	<u>100</u>
<u>47</u>	<u>80</u>	<u>86</u>	<u>93</u>	<u>100</u>
<u>48</u>	<u>78</u>	<u>85</u>	<u>93</u>	<u>100</u>
<u>49</u>	<u>77</u>	<u>85</u>	<u>92</u>	<u>100</u>
<u>50</u>	<u>77</u>	<u>84</u>	<u>92</u>	<u>100</u>
<u>51</u>	<u>77</u>	<u>85</u>	<u>92</u>	<u>100</u>
<u>52</u>	<u>77</u>	<u>85</u>	<u>100</u>	<u>100</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>53</u>	<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>54</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>55</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>56</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>58</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>76</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Subp. 4. Male, smoker.

<u>ISSUE</u> <u>AGE</u>	<u>DURATION</u>							
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
<u>0-</u>								
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>19</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>20</u>	<u>98</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>99</u>
<u>21</u>	<u>95</u>	<u>98</u>	<u>99</u>	<u>100</u>	<u>95</u>	<u>96</u>	<u>96</u>	<u>95</u>
<u>22</u>	<u>92</u>	<u>95</u>	<u>96</u>	<u>90</u>	<u>90</u>	<u>93</u>	<u>93</u>	<u>92</u>

Proposed Rules

<u>23</u>	<u>90</u>	<u>92</u>	<u>85</u>	<u>88</u>	<u>88</u>	<u>89</u>	<u>89</u>	<u>89</u>
<u>24</u>	<u>87</u>	<u>81</u>	<u>82</u>	<u>85</u>	<u>84</u>	<u>86</u>	<u>88</u>	<u>86</u>
<u>25</u>	<u>77</u>	<u>78</u>	<u>79</u>	<u>82</u>	<u>81</u>	<u>83</u>	<u>83</u>	<u>82</u>
<u>26</u>	<u>75</u>	<u>77</u>	<u>79</u>	<u>82</u>	<u>82</u>	<u>83</u>	<u>83</u>	<u>82</u>
<u>27</u>	<u>73</u>	<u>75</u>	<u>78</u>	<u>82</u>	<u>82</u>	<u>83</u>	<u>83</u>	<u>82</u>
<u>28</u>	<u>71</u>	<u>73</u>	<u>79</u>	<u>82</u>	<u>81</u>	<u>82</u>	<u>83</u>	<u>81</u>
<u>29</u>	<u>69</u>	<u>72</u>	<u>78</u>	<u>81</u>	<u>81</u>	<u>82</u>	<u>82</u>	<u>81</u>
<u>30</u>	<u>68</u>	<u>71</u>	<u>78</u>	<u>81</u>	<u>81</u>	<u>81</u>	<u>82</u>	<u>81</u>
<u>31</u>	<u>65</u>	<u>70</u>	<u>77</u>	<u>81</u>	<u>79</u>	<u>81</u>	<u>82</u>	<u>81</u>
<u>32</u>	<u>63</u>	<u>67</u>	<u>77</u>	<u>78</u>	<u>79</u>	<u>81</u>	<u>81</u>	<u>81</u>
<u>33</u>	<u>60</u>	<u>65</u>	<u>74</u>	<u>78</u>	<u>79</u>	<u>79</u>	<u>81</u>	<u>76</u>
<u>34</u>	<u>57</u>	<u>62</u>	<u>74</u>	<u>77</u>	<u>79</u>	<u>79</u>	<u>75</u>	<u>76</u>
<u>35</u>	<u>53</u>	<u>60</u>	<u>73</u>	<u>77</u>	<u>79</u>	<u>75</u>	<u>75</u>	<u>76</u>
<u>36</u>	<u>52</u>	<u>59</u>	<u>71</u>	<u>75</u>	<u>74</u>	<u>75</u>	<u>75</u>	<u>76</u>
<u>37</u>	<u>49</u>	<u>58</u>	<u>70</u>	<u>71</u>	<u>74</u>	<u>74</u>	<u>75</u>	<u>76</u>
<u>38</u>	<u>48</u>	<u>55</u>	<u>66</u>	<u>70</u>	<u>72</u>	<u>74</u>	<u>74</u>	<u>75</u>
<u>39</u>	<u>45</u>	<u>50</u>	<u>65</u>	<u>70</u>	<u>72</u>	<u>72</u>	<u>74</u>	<u>74</u>
<u>40</u>	<u>41</u>	<u>49</u>	<u>63</u>	<u>68</u>	<u>71</u>	<u>72</u>	<u>73</u>	<u>74</u>
<u>41</u>	<u>40</u>	<u>49</u>	<u>63</u>	<u>68</u>	<u>71</u>	<u>72</u>	<u>72</u>	<u>72</u>
<u>42</u>	<u>40</u>	<u>49</u>	<u>62</u>	<u>68</u>	<u>70</u>	<u>71</u>	<u>71</u>	<u>71</u>
<u>43</u>	<u>39</u>	<u>50</u>	<u>62</u>	<u>67</u>	<u>69</u>	<u>69</u>	<u>70</u>	<u>70</u>
<u>44</u>	<u>39</u>	<u>50</u>	<u>60</u>	<u>66</u>	<u>68</u>	<u>69</u>	<u>68</u>	<u>69</u>
<u>45</u>	<u>37</u>	<u>50</u>	<u>60</u>	<u>66</u>	<u>68</u>	<u>68</u>	<u>68</u>	<u>67</u>
<u>46</u>	<u>37</u>	<u>48</u>	<u>58</u>	<u>63</u>	<u>65</u>	<u>67</u>	<u>66</u>	<u>66</u>
<u>47</u>	<u>36</u>	<u>47</u>	<u>55</u>	<u>61</u>	<u>63</u>	<u>64</u>	<u>64</u>	<u>64</u>
<u>48</u>	<u>35</u>	<u>46</u>	<u>53</u>	<u>58</u>	<u>60</u>	<u>62</u>	<u>63</u>	<u>63</u>
<u>49</u>	<u>34</u>	<u>45</u>	<u>51</u>	<u>56</u>	<u>58</u>	<u>59</u>	<u>61</u>	<u>62</u>
<u>50</u>	<u>34</u>	<u>43</u>	<u>49</u>	<u>53</u>	<u>55</u>	<u>57</u>	<u>60</u>	<u>61</u>
<u>51</u>	<u>32</u>	<u>42</u>	<u>47</u>	<u>52</u>	<u>55</u>	<u>57</u>	<u>60</u>	<u>61</u>
<u>52</u>	<u>32</u>	<u>40</u>	<u>46</u>	<u>50</u>	<u>54</u>	<u>56</u>	<u>60</u>	<u>61</u>
<u>53</u>	<u>30</u>	<u>37</u>	<u>44</u>	<u>49</u>	<u>54</u>	<u>56</u>	<u>59</u>	<u>61</u>
<u>54</u>	<u>30</u>	<u>36</u>	<u>43</u>	<u>48</u>	<u>53</u>	<u>55</u>	<u>59</u>	<u>61</u>
<u>55</u>	<u>29</u>	<u>35</u>	<u>42</u>	<u>47</u>	<u>53</u>	<u>55</u>	<u>59</u>	<u>61</u>
<u>56</u>	<u>28</u>	<u>35</u>	<u>42</u>	<u>47</u>	<u>53</u>	<u>55</u>	<u>57</u>	<u>60</u>
<u>57</u>	<u>28</u>	<u>35</u>	<u>42</u>	<u>47</u>	<u>53</u>	<u>54</u>	<u>57</u>	<u>60</u>
<u>58</u>	<u>26</u>	<u>33</u>	<u>43</u>	<u>48</u>	<u>54</u>	<u>54</u>	<u>56</u>	<u>59</u>
<u>59</u>	<u>26</u>	<u>33</u>	<u>43</u>	<u>48</u>	<u>54</u>	<u>53</u>	<u>57</u>	<u>59</u>
<u>60</u>	<u>25</u>	<u>33</u>	<u>43</u>	<u>48</u>	<u>54</u>	<u>53</u>	<u>56</u>	<u>58</u>
<u>61</u>	<u>25</u>	<u>33</u>	<u>43</u>	<u>49</u>	<u>55</u>	<u>55</u>	<u>57</u>	<u>59</u>
<u>62</u>	<u>25</u>	<u>33</u>	<u>43</u>	<u>50</u>	<u>56</u>	<u>56</u>	<u>58</u>	<u>61</u>
<u>63</u>	<u>24</u>	<u>33</u>	<u>45</u>	<u>51</u>	<u>56</u>	<u>56</u>	<u>59</u>	<u>75</u>
<u>64</u>	<u>24</u>	<u>34</u>	<u>45</u>	<u>51</u>	<u>57</u>	<u>57</u>	<u>75</u>	<u>75</u>
<u>65</u>	<u>24</u>	<u>34</u>	<u>45</u>	<u>52</u>	<u>57</u>	<u>65</u>	<u>70</u>	<u>70</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>66</u>	<u>24</u>	<u>35</u>	<u>45</u>	<u>53</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>67</u>	<u>25</u>	<u>35</u>	<u>45</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>68</u>	<u>25</u>	<u>36</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>69</u>	<u>27</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>70</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>71</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>72</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>73</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>74</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>75</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>76</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>77</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>70</u>
<u>78</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>70</u>	<u>100</u>
<u>79</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>65</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>48</u>	<u>52</u>	<u>55</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>48</u>	<u>52</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>48</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

ISSUE
AGE

DURATION

	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
<u>0-</u>								
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>19</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>20</u>	<u>99</u>	<u>99</u>	<u>100</u>	<u>99</u>	<u>99</u>	<u>99</u>	<u>100</u>	<u>100</u>
<u>21</u>	<u>96</u>	<u>97</u>	<u>97</u>	<u>96</u>	<u>96</u>	<u>96</u>	<u>96</u>	<u>97</u>
<u>22</u>	<u>93</u>	<u>95</u>	<u>95</u>	<u>93</u>	<u>93</u>	<u>92</u>	<u>93</u>	<u>94</u>
<u>23</u>	<u>90</u>	<u>90</u>	<u>90</u>	<u>90</u>	<u>89</u>	<u>90</u>	<u>92</u>	<u>94</u>
<u>24</u>	<u>86</u>	<u>88</u>	<u>88</u>	<u>86</u>	<u>86</u>	<u>88</u>	<u>89</u>	<u>91</u>
<u>25</u>	<u>83</u>	<u>85</u>	<u>84</u>	<u>84</u>	<u>84</u>	<u>85</u>	<u>86</u>	<u>89</u>
<u>26</u>	<u>83</u>	<u>84</u>	<u>84</u>	<u>84</u>	<u>84</u>	<u>85</u>	<u>81</u>	<u>85</u>
<u>27</u>	<u>82</u>	<u>82</u>	<u>82</u>	<u>84</u>	<u>84</u>	<u>80</u>	<u>81</u>	<u>85</u>
<u>28</u>	<u>81</u>	<u>82</u>	<u>82</u>	<u>82</u>	<u>80</u>	<u>80</u>	<u>81</u>	<u>85</u>
<u>29</u>	<u>81</u>	<u>81</u>	<u>81</u>	<u>77</u>	<u>80</u>	<u>80</u>	<u>81</u>	<u>85</u>
<u>30</u>	<u>81</u>	<u>81</u>	<u>76</u>	<u>77</u>	<u>80</u>	<u>80</u>	<u>81</u>	<u>85</u>
<u>31</u>	<u>81</u>	<u>76</u>	<u>77</u>	<u>79</u>	<u>81</u>	<u>81</u>	<u>83</u>	<u>86</u>
<u>32</u>	<u>76</u>	<u>77</u>	<u>77</u>	<u>80</u>	<u>83</u>	<u>83</u>	<u>85</u>	<u>88</u>
<u>33</u>	<u>77</u>	<u>77</u>	<u>79</u>	<u>80</u>	<u>83</u>	<u>85</u>	<u>85</u>	<u>88</u>
<u>34</u>	<u>77</u>	<u>79</u>	<u>79</u>	<u>81</u>	<u>83</u>	<u>85</u>	<u>87</u>	<u>90</u>
<u>35</u>	<u>77</u>	<u>79</u>	<u>80</u>	<u>82</u>	<u>84</u>	<u>86</u>	<u>88</u>	<u>90</u>
<u>36</u>	<u>77</u>	<u>79</u>	<u>79</u>	<u>81</u>	<u>83</u>	<u>85</u>	<u>87</u>	<u>90</u>
<u>37</u>	<u>77</u>	<u>78</u>	<u>79</u>	<u>81</u>	<u>84</u>	<u>86</u>	<u>86</u>	<u>89</u>

Proposed Rules

<u>38</u>	<u>76</u>	<u>78</u>	<u>79</u>	<u>81</u>	<u>83</u>	<u>85</u>	<u>87</u>	<u>90</u>
<u>39</u>	<u>75</u>	<u>77</u>	<u>79</u>	<u>81</u>	<u>84</u>	<u>86</u>	<u>86</u>	<u>89</u>
<u>40</u>	<u>74</u>	<u>76</u>	<u>78</u>	<u>80</u>	<u>83</u>	<u>85</u>	<u>86</u>	<u>89</u>
<u>41</u>	<u>73</u>	<u>75</u>	<u>76</u>	<u>78</u>	<u>81</u>	<u>84</u>	<u>85</u>	<u>88</u>
<u>42</u>	<u>71</u>	<u>73</u>	<u>75</u>	<u>76</u>	<u>81</u>	<u>83</u>	<u>85</u>	<u>88</u>
<u>43</u>	<u>70</u>	<u>71</u>	<u>73</u>	<u>76</u>	<u>79</u>	<u>83</u>	<u>85</u>	<u>88</u>
<u>44</u>	<u>69</u>	<u>69</u>	<u>71</u>	<u>74</u>	<u>79</u>	<u>81</u>	<u>85</u>	<u>88</u>
<u>45</u>	<u>67</u>	<u>67</u>	<u>69</u>	<u>73</u>	<u>78</u>	<u>81</u>	<u>85</u>	<u>88</u>
<u>46</u>	<u>66</u>	<u>67</u>	<u>71</u>	<u>74</u>	<u>78</u>	<u>81</u>	<u>84</u>	<u>87</u>
<u>47</u>	<u>65</u>	<u>67</u>	<u>71</u>	<u>75</u>	<u>79</u>	<u>81</u>	<u>84</u>	<u>87</u>
<u>48</u>	<u>65</u>	<u>67</u>	<u>72</u>	<u>75</u>	<u>79</u>	<u>81</u>	<u>83</u>	<u>86</u>
<u>49</u>	<u>63</u>	<u>67</u>	<u>72</u>	<u>77</u>	<u>80</u>	<u>81</u>	<u>83</u>	<u>86</u>
<u>50</u>	<u>63</u>	<u>67</u>	<u>73</u>	<u>78</u>	<u>80</u>	<u>81</u>	<u>81</u>	<u>85</u>
<u>51</u>	<u>63</u>	<u>67</u>	<u>73</u>	<u>78</u>	<u>80</u>	<u>83</u>	<u>84</u>	<u>87</u>
<u>52</u>	<u>63</u>	<u>67</u>	<u>73</u>	<u>78</u>	<u>81</u>	<u>84</u>	<u>85</u>	<u>88</u>
<u>53</u>	<u>65</u>	<u>67</u>	<u>74</u>	<u>79</u>	<u>83</u>	<u>85</u>	<u>87</u>	<u>90</u>
<u>54</u>	<u>65</u>	<u>67</u>	<u>74</u>	<u>80</u>	<u>84</u>	<u>85</u>	<u>89</u>	<u>91</u>
<u>55</u>	<u>65</u>	<u>67</u>	<u>75</u>	<u>80</u>	<u>84</u>	<u>86</u>	<u>90</u>	<u>100</u>
<u>56</u>	<u>63</u>	<u>68</u>	<u>74</u>	<u>79</u>	<u>83</u>	<u>85</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>64</u>	<u>67</u>	<u>74</u>	<u>78</u>	<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>58</u>	<u>63</u>	<u>67</u>	<u>73</u>	<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>63</u>	<u>66</u>	<u>73</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>62</u>	<u>66</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>63</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>75</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>75</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>75</u>	<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>70</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>76</u>	<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

<u>ISSUE</u> <u>AGE</u>	<u>DURATION</u>			
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20+</u>
<u>0-</u>				
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>19</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>20</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>21</u>	<u>98</u>	<u>98</u>	<u>99</u>	<u>100</u>
<u>22</u>	<u>96</u>	<u>97</u>	<u>99</u>	<u>100</u>
<u>23</u>	<u>95</u>	<u>97</u>	<u>98</u>	<u>100</u>
<u>24</u>	<u>93</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>25</u>	<u>92</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>26</u>	<u>89</u>	<u>92</u>	<u>96</u>	<u>100</u>
<u>27</u>	<u>89</u>	<u>92</u>	<u>96</u>	<u>100</u>
<u>28</u>	<u>89</u>	<u>92</u>	<u>96</u>	<u>100</u>
<u>29</u>	<u>89</u>	<u>92</u>	<u>96</u>	<u>100</u>
<u>30</u>	<u>89</u>	<u>92</u>	<u>96</u>	<u>100</u>
<u>31</u>	<u>90</u>	<u>93</u>	<u>97</u>	<u>100</u>
<u>32</u>	<u>91</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>33</u>	<u>91</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>34</u>	<u>92</u>	<u>95</u>	<u>97</u>	<u>100</u>
<u>35</u>	<u>93</u>	<u>95</u>	<u>98</u>	<u>100</u>
<u>36</u>	<u>92</u>	<u>95</u>	<u>97</u>	<u>100</u>
<u>37</u>	<u>92</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>38</u>	<u>92</u>	<u>95</u>	<u>97</u>	<u>100</u>
<u>39</u>	<u>92</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>40</u>	<u>92</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>41</u>	<u>91</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>42</u>	<u>91</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>43</u>	<u>91</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>44</u>	<u>91</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>45</u>	<u>91</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>46</u>	<u>90</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>47</u>	<u>90</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>48</u>	<u>90</u>	<u>93</u>	<u>97</u>	<u>100</u>
<u>49</u>	<u>90</u>	<u>93</u>	<u>97</u>	<u>100</u>
<u>50</u>	<u>89</u>	<u>92</u>	<u>96</u>	<u>100</u>
<u>51</u>	<u>90</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>52</u>	<u>91</u>	<u>94</u>	<u>100</u>	<u>100</u>

<u>53</u>	<u>92</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>54</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>55</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>56</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>58</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>76</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Subp. 5. Female, aggregate.

<u>ISSUE</u> <u>AGE</u>	<u>DURATION</u>							
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
<u>0-</u>								
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>99</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

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Proposed Rules

<u>18</u>	<u>83</u>	<u>83</u>	<u>84</u>	<u>84</u>	<u>84</u>	<u>84</u>	<u>86</u>	<u>78</u>
<u>19</u>	<u>65</u>	<u>66</u>	<u>68</u>	<u>68</u>	<u>68</u>	<u>68</u>	<u>63</u>	<u>63</u>
<u>20</u>	<u>48</u>	<u>50</u>	<u>51</u>	<u>51</u>	<u>51</u>	<u>47</u>	<u>48</u>	<u>48</u>
<u>21</u>	<u>47</u>	<u>48</u>	<u>50</u>	<u>51</u>	<u>47</u>	<u>47</u>	<u>48</u>	<u>49</u>
<u>22</u>	<u>44</u>	<u>47</u>	<u>48</u>	<u>45</u>	<u>47</u>	<u>47</u>	<u>48</u>	<u>49</u>
<u>23</u>	<u>42</u>	<u>45</u>	<u>44</u>	<u>45</u>	<u>47</u>	<u>47</u>	<u>49</u>	<u>51</u>
<u>24</u>	<u>39</u>	<u>40</u>	<u>42</u>	<u>44</u>	<u>47</u>	<u>47</u>	<u>50</u>	<u>51</u>
<u>25</u>	<u>34</u>	<u>38</u>	<u>41</u>	<u>44</u>	<u>47</u>	<u>47</u>	<u>50</u>	<u>53</u>
<u>26</u>	<u>34</u>	<u>38</u>	<u>41</u>	<u>45</u>	<u>49</u>	<u>49</u>	<u>51</u>	<u>56</u>
<u>27</u>	<u>34</u>	<u>38</u>	<u>41</u>	<u>47</u>	<u>50</u>	<u>51</u>	<u>54</u>	<u>57</u>
<u>28</u>	<u>34</u>	<u>37</u>	<u>43</u>	<u>47</u>	<u>53</u>	<u>53</u>	<u>56</u>	<u>59</u>
<u>29</u>	<u>34</u>	<u>38</u>	<u>43</u>	<u>49</u>	<u>54</u>	<u>56</u>	<u>58</u>	<u>60</u>
<u>30</u>	<u>35</u>	<u>38</u>	<u>43</u>	<u>50</u>	<u>56</u>	<u>56</u>	<u>59</u>	<u>63</u>
<u>31</u>	<u>35</u>	<u>38</u>	<u>43</u>	<u>51</u>	<u>56</u>	<u>58</u>	<u>60</u>	<u>64</u>
<u>32</u>	<u>35</u>	<u>39</u>	<u>45</u>	<u>51</u>	<u>56</u>	<u>59</u>	<u>63</u>	<u>66</u>
<u>33</u>	<u>36</u>	<u>39</u>	<u>44</u>	<u>52</u>	<u>58</u>	<u>62</u>	<u>64</u>	<u>65</u>
<u>34</u>	<u>36</u>	<u>40</u>	<u>45</u>	<u>52</u>	<u>58</u>	<u>63</u>	<u>63</u>	<u>66</u>
<u>35</u>	<u>36</u>	<u>40</u>	<u>45</u>	<u>53</u>	<u>59</u>	<u>61</u>	<u>65</u>	<u>67</u>
<u>36</u>	<u>36</u>	<u>40</u>	<u>45</u>	<u>53</u>	<u>55</u>	<u>62</u>	<u>65</u>	<u>67</u>
<u>37</u>	<u>36</u>	<u>41</u>	<u>47</u>	<u>52</u>	<u>57</u>	<u>62</u>	<u>65</u>	<u>67</u>
<u>38</u>	<u>34</u>	<u>41</u>	<u>44</u>	<u>52</u>	<u>57</u>	<u>63</u>	<u>66</u>	<u>68</u>
<u>39</u>	<u>34</u>	<u>40</u>	<u>45</u>	<u>53</u>	<u>58</u>	<u>63</u>	<u>66</u>	<u>68</u>
<u>40</u>	<u>32</u>	<u>40</u>	<u>45</u>	<u>53</u>	<u>58</u>	<u>65</u>	<u>65</u>	<u>67</u>
<u>41</u>	<u>32</u>	<u>40</u>	<u>45</u>	<u>53</u>	<u>57</u>	<u>63</u>	<u>64</u>	<u>67</u>
<u>42</u>	<u>32</u>	<u>40</u>	<u>45</u>	<u>52</u>	<u>56</u>	<u>61</u>	<u>63</u>	<u>65</u>
<u>43</u>	<u>31</u>	<u>39</u>	<u>45</u>	<u>51</u>	<u>55</u>	<u>59</u>	<u>61</u>	<u>65</u>
<u>44</u>	<u>31</u>	<u>39</u>	<u>45</u>	<u>50</u>	<u>54</u>	<u>58</u>	<u>61</u>	<u>63</u>
<u>45</u>	<u>31</u>	<u>38</u>	<u>44</u>	<u>49</u>	<u>53</u>	<u>56</u>	<u>59</u>	<u>62</u>
<u>46</u>	<u>29</u>	<u>37</u>	<u>43</u>	<u>48</u>	<u>51</u>	<u>54</u>	<u>59</u>	<u>62</u>
<u>47</u>	<u>28</u>	<u>35</u>	<u>41</u>	<u>46</u>	<u>49</u>	<u>54</u>	<u>57</u>	<u>61</u>
<u>48</u>	<u>28</u>	<u>35</u>	<u>41</u>	<u>44</u>	<u>49</u>	<u>52</u>	<u>57</u>	<u>61</u>
<u>49</u>	<u>26</u>	<u>34</u>	<u>39</u>	<u>43</u>	<u>47</u>	<u>52</u>	<u>55</u>	<u>61</u>
<u>50</u>	<u>25</u>	<u>32</u>	<u>38</u>	<u>41</u>	<u>46</u>	<u>50</u>	<u>55</u>	<u>61</u>
<u>51</u>	<u>25</u>	<u>32</u>	<u>38</u>	<u>41</u>	<u>45</u>	<u>50</u>	<u>55</u>	<u>61</u>
<u>52</u>	<u>23</u>	<u>30</u>	<u>36</u>	<u>41</u>	<u>45</u>	<u>51</u>	<u>56</u>	<u>61</u>
<u>53</u>	<u>23</u>	<u>30</u>	<u>36</u>	<u>41</u>	<u>47</u>	<u>51</u>	<u>56</u>	<u>61</u>
<u>54</u>	<u>22</u>	<u>29</u>	<u>35</u>	<u>41</u>	<u>47</u>	<u>53</u>	<u>57</u>	<u>61</u>
<u>55</u>	<u>22</u>	<u>29</u>	<u>35</u>	<u>41</u>	<u>47</u>	<u>53</u>	<u>57</u>	<u>61</u>
<u>56</u>	<u>22</u>	<u>29</u>	<u>35</u>	<u>41</u>	<u>45</u>	<u>51</u>	<u>56</u>	<u>59</u>
<u>57</u>	<u>22</u>	<u>29</u>	<u>35</u>	<u>41</u>	<u>45</u>	<u>50</u>	<u>54</u>	<u>56</u>
<u>58</u>	<u>22</u>	<u>30</u>	<u>36</u>	<u>41</u>	<u>44</u>	<u>49</u>	<u>53</u>	<u>56</u>
<u>59</u>	<u>22</u>	<u>30</u>	<u>36</u>	<u>41</u>	<u>44</u>	<u>48</u>	<u>51</u>	<u>53</u>
<u>60</u>	<u>22</u>	<u>30</u>	<u>36</u>	<u>41</u>	<u>43</u>	<u>47</u>	<u>50</u>	<u>51</u>
<u>61</u>	<u>22</u>	<u>29</u>	<u>35</u>	<u>39</u>	<u>42</u>	<u>46</u>	<u>49</u>	<u>50</u>
<u>62</u>	<u>20</u>	<u>28</u>	<u>33</u>	<u>39</u>	<u>41</u>	<u>45</u>	<u>47</u>	<u>49</u>
<u>63</u>	<u>20</u>	<u>28</u>	<u>33</u>	<u>38</u>	<u>41</u>	<u>44</u>	<u>46</u>	<u>80</u>
<u>64</u>	<u>19</u>	<u>27</u>	<u>32</u>	<u>36</u>	<u>40</u>	<u>42</u>	<u>80</u>	<u>80</u>
<u>65</u>	<u>19</u>	<u>25</u>	<u>30</u>	<u>35</u>	<u>39</u>	<u>72</u>	<u>75</u>	<u>75</u>

Proposed Rules

<u>66</u>	<u>19</u>	<u>25</u>	<u>30</u>	<u>35</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>67</u>	<u>19</u>	<u>25</u>	<u>30</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>68</u>	<u>19</u>	<u>25</u>	<u>68</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>69</u>	<u>19</u>	<u>64</u>	<u>68</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>70</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>71</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>72</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>73</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>74</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>75</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>76</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>77</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>78</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>100</u>
<u>79</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>60</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

ISSUE
AGE

DURATION

	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
<u>0-</u>								
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>93</u>	<u>95</u>	<u>96</u>	<u>97</u>	<u>97</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>78</u>	<u>79</u>	<u>82</u>	<u>84</u>	<u>85</u>	<u>88</u>	<u>88</u>	<u>90</u>
<u>19</u>	<u>64</u>	<u>66</u>	<u>69</u>	<u>71</u>	<u>72</u>	<u>74</u>	<u>75</u>	<u>80</u>
<u>20</u>	<u>49</u>	<u>51</u>	<u>56</u>	<u>57</u>	<u>58</u>	<u>61</u>	<u>63</u>	<u>70</u>
<u>21</u>	<u>51</u>	<u>53</u>	<u>57</u>	<u>60</u>	<u>61</u>	<u>64</u>	<u>64</u>	<u>71</u>
<u>22</u>	<u>53</u>	<u>54</u>	<u>60</u>	<u>61</u>	<u>63</u>	<u>64</u>	<u>66</u>	<u>73</u>
<u>23</u>	<u>53</u>	<u>54</u>	<u>61</u>	<u>64</u>	<u>64</u>	<u>67</u>	<u>69</u>	<u>75</u>
<u>24</u>	<u>54</u>	<u>56</u>	<u>64</u>	<u>64</u>	<u>66</u>	<u>69</u>	<u>70</u>	<u>76</u>
<u>25</u>	<u>56</u>	<u>57</u>	<u>64</u>	<u>67</u>	<u>69</u>	<u>71</u>	<u>73</u>	<u>78</u>
<u>26</u>	<u>58</u>	<u>59</u>	<u>66</u>	<u>69</u>	<u>70</u>	<u>73</u>	<u>70</u>	<u>76</u>
<u>27</u>	<u>59</u>	<u>60</u>	<u>69</u>	<u>70</u>	<u>73</u>	<u>70</u>	<u>71</u>	<u>77</u>
<u>28</u>	<u>62</u>	<u>63</u>	<u>70</u>	<u>73</u>	<u>70</u>	<u>72</u>	<u>74</u>	<u>79</u>
<u>29</u>	<u>63</u>	<u>64</u>	<u>73</u>	<u>70</u>	<u>72</u>	<u>74</u>	<u>75</u>	<u>80</u>
<u>30</u>	<u>66</u>	<u>67</u>	<u>70</u>	<u>71</u>	<u>74</u>	<u>75</u>	<u>76</u>	<u>81</u>
<u>31</u>	<u>67</u>	<u>65</u>	<u>71</u>	<u>72</u>	<u>74</u>	<u>75</u>	<u>76</u>	<u>81</u>
<u>32</u>	<u>65</u>	<u>66</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>76</u>	<u>76</u>	<u>81</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>33</u>	<u>66</u>	<u>67</u>	<u>72</u>	<u>74</u>	<u>75</u>	<u>76</u>	<u>76</u>	<u>81</u>
<u>34</u>	<u>67</u>	<u>68</u>	<u>74</u>	<u>74</u>	<u>76</u>	<u>76</u>	<u>76</u>	<u>81</u>
<u>35</u>	<u>68</u>	<u>70</u>	<u>75</u>	<u>74</u>	<u>75</u>	<u>76</u>	<u>75</u>	<u>80</u>
<u>36</u>	<u>68</u>	<u>70</u>	<u>74</u>	<u>74</u>	<u>74</u>	<u>75</u>	<u>75</u>	<u>80</u>
<u>37</u>	<u>68</u>	<u>69</u>	<u>72</u>	<u>72</u>	<u>73</u>	<u>75</u>	<u>74</u>	<u>79</u>
<u>38</u>	<u>69</u>	<u>70</u>	<u>72</u>	<u>71</u>	<u>72</u>	<u>74</u>	<u>75</u>	<u>80</u>
<u>39</u>	<u>69</u>	<u>69</u>	<u>70</u>	<u>70</u>	<u>70</u>	<u>73</u>	<u>74</u>	<u>79</u>
<u>40</u>	<u>68</u>	<u>69</u>	<u>70</u>	<u>69</u>	<u>70</u>	<u>73</u>	<u>73</u>	<u>78</u>
<u>41</u>	<u>68</u>	<u>68</u>	<u>69</u>	<u>69</u>	<u>69</u>	<u>73</u>	<u>74</u>	<u>79</u>
<u>42</u>	<u>66</u>	<u>68</u>	<u>69</u>	<u>68</u>	<u>70</u>	<u>74</u>	<u>75</u>	<u>80</u>
<u>43</u>	<u>65</u>	<u>66</u>	<u>68</u>	<u>69</u>	<u>69</u>	<u>74</u>	<u>77</u>	<u>82</u>
<u>44</u>	<u>64</u>	<u>66</u>	<u>67</u>	<u>68</u>	<u>71</u>	<u>75</u>	<u>78</u>	<u>82</u>
<u>45</u>	<u>63</u>	<u>65</u>	<u>67</u>	<u>68</u>	<u>71</u>	<u>77</u>	<u>79</u>	<u>83</u>
<u>46</u>	<u>63</u>	<u>65</u>	<u>67</u>	<u>69</u>	<u>71</u>	<u>77</u>	<u>78</u>	<u>82</u>
<u>47</u>	<u>62</u>	<u>66</u>	<u>68</u>	<u>69</u>	<u>71</u>	<u>77</u>	<u>77</u>	<u>82</u>
<u>48</u>	<u>63</u>	<u>66</u>	<u>68</u>	<u>71</u>	<u>72</u>	<u>75</u>	<u>77</u>	<u>82</u>
<u>49</u>	<u>63</u>	<u>67</u>	<u>69</u>	<u>71</u>	<u>72</u>	<u>75</u>	<u>75</u>	<u>80</u>
<u>50</u>	<u>63</u>	<u>67</u>	<u>69</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>74</u>	<u>79</u>
<u>51</u>	<u>63</u>	<u>66</u>	<u>68</u>	<u>69</u>	<u>71</u>	<u>74</u>	<u>74</u>	<u>79</u>
<u>52</u>	<u>62</u>	<u>65</u>	<u>66</u>	<u>68</u>	<u>68</u>	<u>73</u>	<u>73</u>	<u>78</u>
<u>53</u>	<u>62</u>	<u>63</u>	<u>65</u>	<u>66</u>	<u>68</u>	<u>72</u>	<u>72</u>	<u>78</u>
<u>54</u>	<u>61</u>	<u>62</u>	<u>62</u>	<u>66</u>	<u>66</u>	<u>69</u>	<u>70</u>	<u>76</u>
<u>55</u>	<u>61</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>68</u>	<u>69</u>	<u>100</u>
<u>56</u>	<u>60</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>67</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>58</u>	<u>59</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>58</u>	<u>57</u>	<u>57</u>	<u>61</u>	<u>62</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>55</u>	<u>56</u>	<u>59</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>53</u>	<u>55</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>52</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>76</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Proposed Rules

<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

ISSUE AGE	DURATION			
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20+</u>
<u>0-</u>				
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>93</u>	<u>95</u>	<u>98</u>	<u>100</u>
<u>19</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>20</u>	<u>78</u>	<u>85</u>	<u>93</u>	<u>100</u>
<u>21</u>	<u>78</u>	<u>86</u>	<u>93</u>	<u>100</u>
<u>22</u>	<u>80</u>	<u>86</u>	<u>93</u>	<u>100</u>
<u>23</u>	<u>81</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>24</u>	<u>82</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>25</u>	<u>84</u>	<u>89</u>	<u>95</u>	<u>100</u>
<u>26</u>	<u>82</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>27</u>	<u>83</u>	<u>88</u>	<u>94</u>	<u>100</u>
<u>28</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>29</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>30</u>	<u>86</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>31</u>	<u>86</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>32</u>	<u>86</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>33</u>	<u>86</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>34</u>	<u>86</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>35</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>36</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>37</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>38</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>39</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>40</u>	<u>84</u>	<u>89</u>	<u>95</u>	<u>100</u>
<u>41</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>42</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>43</u>	<u>86</u>	<u>91</u>	<u>95</u>	<u>100</u>
<u>44</u>	<u>87</u>	<u>91</u>	<u>96</u>	<u>100</u>
<u>45</u>	<u>87</u>	<u>92</u>	<u>96</u>	<u>100</u>
<u>46</u>	<u>87</u>	<u>91</u>	<u>96</u>	<u>100</u>
<u>47</u>	<u>86</u>	<u>91</u>	<u>95</u>	<u>100</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>48</u>	<u>86</u>	<u>91</u>	<u>95</u>	<u>100</u>
<u>49</u>	<u>85</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>50</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>51</u>	<u>84</u>	<u>90</u>	<u>95</u>	<u>100</u>
<u>52</u>	<u>84</u>	<u>89</u>	<u>100</u>	<u>100</u>
<u>53</u>	<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>54</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>55</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>56</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>58</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>76</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Subp. 6. Female, nonsmoker.

<u>ISSUE</u> <u>AGE</u>	<u>DURATION</u>							
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
<u>0-</u>								
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>96</u>	<u>98</u>	<u>98</u>	<u>98</u>	<u>98</u>	<u>99</u>	<u>99</u>	<u>99</u>

Proposed Rules

<u>18</u>	<u>78</u>	<u>80</u>	<u>80</u>	<u>80</u>	<u>80</u>	<u>81</u>	<u>81</u>	<u>74</u>
<u>19</u>	<u>60</u>	<u>62</u>	<u>63</u>	<u>63</u>	<u>63</u>	<u>65</u>	<u>59</u>	<u>59</u>
<u>20</u>	<u>42</u>	<u>44</u>	<u>45</u>	<u>45</u>	<u>45</u>	<u>42</u>	<u>42</u>	<u>42</u>
<u>21</u>	<u>41</u>	<u>42</u>	<u>44</u>	<u>45</u>	<u>41</u>	<u>42</u>	<u>42</u>	<u>44</u>
<u>22</u>	<u>39</u>	<u>41</u>	<u>44</u>	<u>41</u>	<u>41</u>	<u>42</u>	<u>44</u>	<u>45</u>
<u>23</u>	<u>38</u>	<u>41</u>	<u>38</u>	<u>40</u>	<u>41</u>	<u>42</u>	<u>44</u>	<u>46</u>
<u>24</u>	<u>36</u>	<u>36</u>	<u>38</u>	<u>40</u>	<u>41</u>	<u>42</u>	<u>46</u>	<u>47</u>
<u>25</u>	<u>32</u>	<u>34</u>	<u>37</u>	<u>40</u>	<u>41</u>	<u>43</u>	<u>46</u>	<u>49</u>
<u>26</u>	<u>32</u>	<u>34</u>	<u>37</u>	<u>41</u>	<u>43</u>	<u>45</u>	<u>47</u>	<u>50</u>
<u>27</u>	<u>32</u>	<u>34</u>	<u>38</u>	<u>43</u>	<u>46</u>	<u>47</u>	<u>49</u>	<u>51</u>
<u>28</u>	<u>30</u>	<u>34</u>	<u>39</u>	<u>43</u>	<u>47</u>	<u>49</u>	<u>51</u>	<u>53</u>
<u>29</u>	<u>30</u>	<u>35</u>	<u>40</u>	<u>45</u>	<u>50</u>	<u>51</u>	<u>52</u>	<u>55</u>
<u>30</u>	<u>31</u>	<u>35</u>	<u>40</u>	<u>46</u>	<u>51</u>	<u>52</u>	<u>53</u>	<u>56</u>
<u>31</u>	<u>31</u>	<u>35</u>	<u>40</u>	<u>46</u>	<u>51</u>	<u>53</u>	<u>55</u>	<u>58</u>
<u>32</u>	<u>32</u>	<u>35</u>	<u>40</u>	<u>45</u>	<u>51</u>	<u>53</u>	<u>56</u>	<u>59</u>
<u>33</u>	<u>32</u>	<u>36</u>	<u>41</u>	<u>47</u>	<u>52</u>	<u>55</u>	<u>58</u>	<u>55</u>
<u>34</u>	<u>33</u>	<u>36</u>	<u>41</u>	<u>47</u>	<u>52</u>	<u>55</u>	<u>55</u>	<u>57</u>
<u>35</u>	<u>33</u>	<u>36</u>	<u>41</u>	<u>47</u>	<u>52</u>	<u>53</u>	<u>57</u>	<u>58</u>
<u>36</u>	<u>33</u>	<u>36</u>	<u>41</u>	<u>47</u>	<u>49</u>	<u>53</u>	<u>57</u>	<u>58</u>
<u>37</u>	<u>32</u>	<u>36</u>	<u>41</u>	<u>44</u>	<u>49</u>	<u>53</u>	<u>57</u>	<u>58</u>
<u>38</u>	<u>32</u>	<u>37</u>	<u>39</u>	<u>45</u>	<u>50</u>	<u>54</u>	<u>57</u>	<u>58</u>
<u>39</u>	<u>30</u>	<u>35</u>	<u>39</u>	<u>45</u>	<u>50</u>	<u>54</u>	<u>57</u>	<u>58</u>
<u>40</u>	<u>28</u>	<u>35</u>	<u>39</u>	<u>45</u>	<u>50</u>	<u>54</u>	<u>56</u>	<u>57</u>
<u>41</u>	<u>28</u>	<u>35</u>	<u>39</u>	<u>45</u>	<u>49</u>	<u>52</u>	<u>55</u>	<u>55</u>
<u>42</u>	<u>27</u>	<u>35</u>	<u>39</u>	<u>44</u>	<u>49</u>	<u>52</u>	<u>54</u>	<u>55</u>
<u>43</u>	<u>27</u>	<u>34</u>	<u>39</u>	<u>44</u>	<u>47</u>	<u>50</u>	<u>53</u>	<u>53</u>
<u>44</u>	<u>26</u>	<u>34</u>	<u>38</u>	<u>42</u>	<u>47</u>	<u>50</u>	<u>52</u>	<u>53</u>
<u>45</u>	<u>26</u>	<u>33</u>	<u>38</u>	<u>42</u>	<u>45</u>	<u>48</u>	<u>51</u>	<u>51</u>
<u>46</u>	<u>24</u>	<u>32</u>	<u>37</u>	<u>40</u>	<u>43</u>	<u>47</u>	<u>49</u>	<u>51</u>
<u>47</u>	<u>24</u>	<u>30</u>	<u>35</u>	<u>39</u>	<u>42</u>	<u>45</u>	<u>47</u>	<u>49</u>
<u>48</u>	<u>23</u>	<u>30</u>	<u>35</u>	<u>37</u>	<u>40</u>	<u>44</u>	<u>47</u>	<u>49</u>
<u>49</u>	<u>23</u>	<u>29</u>	<u>33</u>	<u>35</u>	<u>39</u>	<u>42</u>	<u>45</u>	<u>48</u>
<u>50</u>	<u>21</u>	<u>27</u>	<u>32</u>	<u>34</u>	<u>37</u>	<u>41</u>	<u>44</u>	<u>48</u>
<u>51</u>	<u>21</u>	<u>26</u>	<u>30</u>	<u>34</u>	<u>37</u>	<u>41</u>	<u>44</u>	<u>48</u>
<u>52</u>	<u>20</u>	<u>25</u>	<u>30</u>	<u>33</u>	<u>37</u>	<u>41</u>	<u>44</u>	<u>47</u>
<u>53</u>	<u>19</u>	<u>24</u>	<u>29</u>	<u>32</u>	<u>37</u>	<u>41</u>	<u>43</u>	<u>47</u>
<u>54</u>	<u>18</u>	<u>24</u>	<u>29</u>	<u>32</u>	<u>37</u>	<u>41</u>	<u>43</u>	<u>45</u>
<u>55</u>	<u>18</u>	<u>23</u>	<u>28</u>	<u>32</u>	<u>37</u>	<u>41</u>	<u>43</u>	<u>45</u>
<u>56</u>	<u>18</u>	<u>23</u>	<u>28</u>	<u>32</u>	<u>36</u>	<u>39</u>	<u>42</u>	<u>44</u>
<u>57</u>	<u>18</u>	<u>23</u>	<u>28</u>	<u>31</u>	<u>35</u>	<u>38</u>	<u>41</u>	<u>42</u>
<u>58</u>	<u>17</u>	<u>23</u>	<u>26</u>	<u>31</u>	<u>35</u>	<u>36</u>	<u>38</u>	<u>41</u>
<u>59</u>	<u>17</u>	<u>23</u>	<u>26</u>	<u>30</u>	<u>33</u>	<u>35</u>	<u>38</u>	<u>39</u>
<u>60</u>	<u>17</u>	<u>23</u>	<u>26</u>	<u>30</u>	<u>32</u>	<u>34</u>	<u>36</u>	<u>38</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>61</u>	<u>17</u>	<u>22</u>	<u>25</u>	<u>29</u>	<u>32</u>	<u>33</u>	<u>35</u>	<u>36</u>
<u>62</u>	<u>16</u>	<u>22</u>	<u>25</u>	<u>28</u>	<u>30</u>	<u>32</u>	<u>34</u>	<u>35</u>
<u>63</u>	<u>16</u>	<u>20</u>	<u>24</u>	<u>28</u>	<u>30</u>	<u>32</u>	<u>34</u>	<u>80</u>
<u>64</u>	<u>14</u>	<u>21</u>	<u>24</u>	<u>27</u>	<u>29</u>	<u>30</u>	<u>80</u>	<u>80</u>
<u>65</u>	<u>15</u>	<u>19</u>	<u>23</u>	<u>25</u>	<u>28</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>66</u>	<u>15</u>	<u>19</u>	<u>23</u>	<u>25</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>67</u>	<u>15</u>	<u>19</u>	<u>22</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>68</u>	<u>13</u>	<u>18</u>	<u>68</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>69</u>	<u>13</u>	<u>64</u>	<u>68</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>70</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>71</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>72</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>73</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>74</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>75</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>76</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>77</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>78</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>100</u>
<u>79</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>60</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

ISSUE
AGE

DURATION

	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
<u>0-</u>								
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>92</u>	<u>92</u>	<u>93</u>	<u>95</u>	<u>95</u>	<u>97</u>	<u>99</u>	<u>99</u>
<u>18</u>	<u>75</u>	<u>75</u>	<u>78</u>	<u>79</u>	<u>82</u>	<u>83</u>	<u>85</u>	<u>88</u>
<u>19</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>67</u>	<u>67</u>	<u>70</u>	<u>72</u>	<u>78</u>
<u>20</u>	<u>45</u>	<u>45</u>	<u>50</u>	<u>51</u>	<u>53</u>	<u>56</u>	<u>58</u>	<u>66</u>
<u>21</u>	<u>47</u>	<u>47</u>	<u>51</u>	<u>53</u>	<u>54</u>	<u>57</u>	<u>59</u>	<u>67</u>
<u>22</u>	<u>49</u>	<u>49</u>	<u>54</u>	<u>56</u>	<u>57</u>	<u>58</u>	<u>60</u>	<u>68</u>
<u>23</u>	<u>49</u>	<u>50</u>	<u>56</u>	<u>57</u>	<u>58</u>	<u>60</u>	<u>62</u>	<u>70</u>
<u>24</u>	<u>50</u>	<u>51</u>	<u>58</u>	<u>59</u>	<u>60</u>	<u>62</u>	<u>63</u>	<u>70</u>
<u>25</u>	<u>51</u>	<u>53</u>	<u>59</u>	<u>60</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>71</u>
<u>26</u>	<u>53</u>	<u>53</u>	<u>60</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>62</u>	<u>70</u>
<u>27</u>	<u>53</u>	<u>55</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>62</u>	<u>62</u>	<u>70</u>
<u>28</u>	<u>56</u>	<u>58</u>	<u>63</u>	<u>63</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>70</u>
<u>29</u>	<u>58</u>	<u>59</u>	<u>64</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>63</u>	<u>70</u>
<u>30</u>	<u>59</u>	<u>60</u>	<u>62</u>	<u>62</u>	<u>63</u>	<u>65</u>	<u>65</u>	<u>72</u>
<u>31</u>	<u>60</u>	<u>58</u>	<u>62</u>	<u>62</u>	<u>63</u>	<u>65</u>	<u>65</u>	<u>72</u>
<u>32</u>	<u>57</u>	<u>58</u>	<u>62</u>	<u>63</u>	<u>63</u>	<u>65</u>	<u>64</u>	<u>71</u>

Proposed Rules

<u>33</u>	<u>58</u>	<u>59</u>	<u>63</u>	<u>63</u>	<u>65</u>	<u>65</u>	<u>65</u>	<u>72</u>
<u>34</u>	<u>58</u>	<u>59</u>	<u>63</u>	<u>65</u>	<u>64</u>	<u>65</u>	<u>64</u>	<u>71</u>
<u>35</u>	<u>59</u>	<u>61</u>	<u>63</u>	<u>64</u>	<u>64</u>	<u>64</u>	<u>64</u>	<u>71</u>
<u>36</u>	<u>59</u>	<u>61</u>	<u>63</u>	<u>64</u>	<u>63</u>	<u>64</u>	<u>63</u>	<u>70</u>
<u>37</u>	<u>59</u>	<u>60</u>	<u>62</u>	<u>62</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>70</u>
<u>38</u>	<u>60</u>	<u>60</u>	<u>61</u>	<u>61</u>	<u>61</u>	<u>62</u>	<u>61</u>	<u>69</u>
<u>39</u>	<u>60</u>	<u>59</u>	<u>60</u>	<u>60</u>	<u>59</u>	<u>60</u>	<u>61</u>	<u>69</u>
<u>40</u>	<u>59</u>	<u>59</u>	<u>60</u>	<u>59</u>	<u>59</u>	<u>59</u>	<u>60</u>	<u>68</u>
<u>41</u>	<u>58</u>	<u>57</u>	<u>58</u>	<u>59</u>	<u>58</u>	<u>59</u>	<u>60</u>	<u>68</u>
<u>42</u>	<u>56</u>	<u>57</u>	<u>57</u>	<u>57</u>	<u>58</u>	<u>60</u>	<u>61</u>	<u>69</u>
<u>43</u>	<u>55</u>	<u>55</u>	<u>56</u>	<u>57</u>	<u>56</u>	<u>60</u>	<u>61</u>	<u>69</u>
<u>44</u>	<u>54</u>	<u>55</u>	<u>55</u>	<u>55</u>	<u>56</u>	<u>61</u>	<u>62</u>	<u>70</u>
<u>45</u>	<u>52</u>	<u>53</u>	<u>54</u>	<u>55</u>	<u>56</u>	<u>61</u>	<u>62</u>	<u>70</u>
<u>46</u>	<u>52</u>	<u>53</u>	<u>54</u>	<u>55</u>	<u>56</u>	<u>60</u>	<u>61</u>	<u>69</u>
<u>47</u>	<u>51</u>	<u>53</u>	<u>54</u>	<u>55</u>	<u>56</u>	<u>59</u>	<u>60</u>	<u>68</u>
<u>48</u>	<u>50</u>	<u>53</u>	<u>54</u>	<u>55</u>	<u>55</u>	<u>59</u>	<u>57</u>	<u>66</u>
<u>49</u>	<u>50</u>	<u>53</u>	<u>54</u>	<u>55</u>	<u>55</u>	<u>57</u>	<u>56</u>	<u>65</u>
<u>50</u>	<u>50</u>	<u>53</u>	<u>54</u>	<u>55</u>	<u>55</u>	<u>56</u>	<u>55</u>	<u>64</u>
<u>51</u>	<u>49</u>	<u>51</u>	<u>53</u>	<u>53</u>	<u>54</u>	<u>55</u>	<u>55</u>	<u>64</u>
<u>52</u>	<u>48</u>	<u>50</u>	<u>50</u>	<u>51</u>	<u>51</u>	<u>55</u>	<u>53</u>	<u>62</u>
<u>53</u>	<u>48</u>	<u>48</u>	<u>49</u>	<u>49</u>	<u>51</u>	<u>52</u>	<u>52</u>	<u>62</u>
<u>54</u>	<u>47</u>	<u>47</u>	<u>47</u>	<u>49</u>	<u>49</u>	<u>51</u>	<u>51</u>	<u>61</u>
<u>55</u>	<u>45</u>	<u>45</u>	<u>46</u>	<u>46</u>	<u>47</u>	<u>50</u>	<u>50</u>	<u>100</u>
<u>56</u>	<u>44</u>	<u>45</u>	<u>46</u>	<u>46</u>	<u>46</u>	<u>49</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>44</u>	<u>44</u>	<u>45</u>	<u>45</u>	<u>46</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>58</u>	<u>41</u>	<u>42</u>	<u>45</u>	<u>45</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>40</u>	<u>41</u>	<u>44</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>39</u>	<u>40</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>38</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>76</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

<u>ISSUE</u> <u>AGE</u>	<u>DURATION</u>			
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20+</u>
<u>0-</u>				
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>99</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>91</u>	<u>94</u>	<u>97</u>	<u>100</u>
<u>19</u>	<u>83</u>	<u>89</u>	<u>94</u>	<u>100</u>
<u>20</u>	<u>75</u>	<u>83</u>	<u>92</u>	<u>100</u>
<u>21</u>	<u>75</u>	<u>84</u>	<u>92</u>	<u>100</u>
<u>22</u>	<u>76</u>	<u>84</u>	<u>92</u>	<u>100</u>
<u>23</u>	<u>77</u>	<u>85</u>	<u>92</u>	<u>100</u>
<u>24</u>	<u>78</u>	<u>85</u>	<u>93</u>	<u>100</u>
<u>25</u>	<u>78</u>	<u>86</u>	<u>93</u>	<u>100</u>
<u>26</u>	<u>77</u>	<u>85</u>	<u>92</u>	<u>100</u>
<u>27</u>	<u>77</u>	<u>85</u>	<u>92</u>	<u>100</u>
<u>28</u>	<u>78</u>	<u>85</u>	<u>93</u>	<u>100</u>
<u>29</u>	<u>78</u>	<u>85</u>	<u>93</u>	<u>100</u>
<u>30</u>	<u>79</u>	<u>86</u>	<u>93</u>	<u>100</u>
<u>31</u>	<u>79</u>	<u>86</u>	<u>93</u>	<u>100</u>
<u>32</u>	<u>78</u>	<u>86</u>	<u>93</u>	<u>100</u>
<u>33</u>	<u>79</u>	<u>86</u>	<u>93</u>	<u>100</u>
<u>34</u>	<u>78</u>	<u>86</u>	<u>93</u>	<u>100</u>
<u>35</u>	<u>78</u>	<u>86</u>	<u>93</u>	<u>100</u>
<u>36</u>	<u>78</u>	<u>85</u>	<u>93</u>	<u>100</u>
<u>37</u>	<u>78</u>	<u>85</u>	<u>93</u>	<u>100</u>
<u>38</u>	<u>77</u>	<u>84</u>	<u>92</u>	<u>100</u>
<u>39</u>	<u>77</u>	<u>84</u>	<u>92</u>	<u>100</u>
<u>40</u>	<u>76</u>	<u>84</u>	<u>92</u>	<u>100</u>
<u>41</u>	<u>76</u>	<u>84</u>	<u>92</u>	<u>100</u>
<u>42</u>	<u>77</u>	<u>84</u>	<u>92</u>	<u>100</u>
<u>43</u>	<u>77</u>	<u>84</u>	<u>92</u>	<u>100</u>
<u>44</u>	<u>77</u>	<u>85</u>	<u>92</u>	<u>100</u>
<u>45</u>	<u>77</u>	<u>85</u>	<u>92</u>	<u>100</u>
<u>46</u>	<u>77</u>	<u>84</u>	<u>92</u>	<u>100</u>
<u>47</u>	<u>76</u>	<u>84</u>	<u>92</u>	<u>100</u>

<u>48</u>	<u>74</u>	<u>83</u>	<u>91</u>	<u>100</u>
<u>49</u>	<u>74</u>	<u>82</u>	<u>91</u>	<u>100</u>
<u>50</u>	<u>73</u>	<u>82</u>	<u>91</u>	<u>100</u>
<u>51</u>	<u>73</u>	<u>82</u>	<u>91</u>	<u>100</u>
<u>52</u>	<u>72</u>	<u>81</u>	<u>100</u>	<u>100</u>
<u>53</u>	<u>71</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>54</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>55</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>56</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>58</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>76</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Subp. 7. Female, smoker.

ISSUE
AGE

DURATION

1 2 3 4 5 6 7 8

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>0-</u>								
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>99</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>95</u>
<u>19</u>	<u>87</u>	<u>89</u>	<u>92</u>	<u>92</u>	<u>92</u>	<u>92</u>	<u>84</u>	<u>84</u>
<u>20</u>	<u>74</u>	<u>77</u>	<u>80</u>	<u>80</u>	<u>80</u>	<u>73</u>	<u>73</u>	<u>73</u>
<u>21</u>	<u>71</u>	<u>74</u>	<u>78</u>	<u>78</u>	<u>71</u>	<u>71</u>	<u>73</u>	<u>74</u>
<u>22</u>	<u>68</u>	<u>71</u>	<u>75</u>	<u>70</u>	<u>71</u>	<u>71</u>	<u>73</u>	<u>74</u>
<u>23</u>	<u>65</u>	<u>69</u>	<u>67</u>	<u>70</u>	<u>70</u>	<u>70</u>	<u>73</u>	<u>77</u>
<u>24</u>	<u>62</u>	<u>60</u>	<u>64</u>	<u>69</u>	<u>70</u>	<u>70</u>	<u>74</u>	<u>77</u>
<u>25</u>	<u>53</u>	<u>58</u>	<u>63</u>	<u>67</u>	<u>69</u>	<u>70</u>	<u>74</u>	<u>78</u>
<u>26</u>	<u>53</u>	<u>58</u>	<u>63</u>	<u>69</u>	<u>71</u>	<u>72</u>	<u>75</u>	<u>79</u>
<u>27</u>	<u>52</u>	<u>56</u>	<u>63</u>	<u>70</u>	<u>74</u>	<u>74</u>	<u>78</u>	<u>81</u>
<u>28</u>	<u>52</u>	<u>56</u>	<u>64</u>	<u>71</u>	<u>75</u>	<u>77</u>	<u>79</u>	<u>82</u>
<u>29</u>	<u>51</u>	<u>56</u>	<u>64</u>	<u>71</u>	<u>78</u>	<u>78</u>	<u>81</u>	<u>84</u>
<u>30</u>	<u>51</u>	<u>56</u>	<u>64</u>	<u>72</u>	<u>79</u>	<u>79</u>	<u>82</u>	<u>85</u>
<u>31</u>	<u>51</u>	<u>56</u>	<u>64</u>	<u>72</u>	<u>78</u>	<u>81</u>	<u>84</u>	<u>84</u>
<u>32</u>	<u>51</u>	<u>56</u>	<u>64</u>	<u>71</u>	<u>78</u>	<u>81</u>	<u>85</u>	<u>86</u>
<u>33</u>	<u>51</u>	<u>57</u>	<u>62</u>	<u>71</u>	<u>78</u>	<u>82</u>	<u>85</u>	<u>83</u>
<u>34</u>	<u>51</u>	<u>56</u>	<u>62</u>	<u>71</u>	<u>78</u>	<u>82</u>	<u>81</u>	<u>83</u>
<u>35</u>	<u>51</u>	<u>56</u>	<u>62</u>	<u>71</u>	<u>78</u>	<u>79</u>	<u>83</u>	<u>84</u>
<u>36</u>	<u>49</u>	<u>56</u>	<u>62</u>	<u>71</u>	<u>74</u>	<u>79</u>	<u>83</u>	<u>84</u>
<u>37</u>	<u>48</u>	<u>55</u>	<u>62</u>	<u>67</u>	<u>74</u>	<u>79</u>	<u>83</u>	<u>84</u>
<u>38</u>	<u>47</u>	<u>55</u>	<u>57</u>	<u>66</u>	<u>72</u>	<u>77</u>	<u>81</u>	<u>84</u>
<u>39</u>	<u>45</u>	<u>50</u>	<u>57</u>	<u>66</u>	<u>72</u>	<u>77</u>	<u>81</u>	<u>83</u>
<u>40</u>	<u>41</u>	<u>50</u>	<u>57</u>	<u>66</u>	<u>72</u>	<u>77</u>	<u>81</u>	<u>83</u>
<u>41</u>	<u>40</u>	<u>50</u>	<u>57</u>	<u>65</u>	<u>71</u>	<u>76</u>	<u>79</u>	<u>81</u>
<u>42</u>	<u>40</u>	<u>49</u>	<u>57</u>	<u>65</u>	<u>69</u>	<u>74</u>	<u>77</u>	<u>80</u>
<u>43</u>	<u>39</u>	<u>49</u>	<u>55</u>	<u>63</u>	<u>69</u>	<u>73</u>	<u>76</u>	<u>78</u>
<u>44</u>	<u>39</u>	<u>48</u>	<u>55</u>	<u>62</u>	<u>67</u>	<u>71</u>	<u>75</u>	<u>78</u>
<u>45</u>	<u>37</u>	<u>47</u>	<u>55</u>	<u>61</u>	<u>65</u>	<u>70</u>	<u>73</u>	<u>76</u>
<u>46</u>	<u>36</u>	<u>46</u>	<u>53</u>	<u>59</u>	<u>63</u>	<u>68</u>	<u>71</u>	<u>75</u>
<u>47</u>	<u>34</u>	<u>44</u>	<u>51</u>	<u>57</u>	<u>62</u>	<u>66</u>	<u>70</u>	<u>75</u>
<u>48</u>	<u>34</u>	<u>44</u>	<u>50</u>	<u>54</u>	<u>60</u>	<u>64</u>	<u>69</u>	<u>74</u>
<u>49</u>	<u>33</u>	<u>42</u>	<u>48</u>	<u>53</u>	<u>58</u>	<u>63</u>	<u>68</u>	<u>74</u>
<u>50</u>	<u>31</u>	<u>41</u>	<u>46</u>	<u>51</u>	<u>57</u>	<u>61</u>	<u>67</u>	<u>74</u>
<u>51</u>	<u>30</u>	<u>39</u>	<u>45</u>	<u>51</u>	<u>56</u>	<u>61</u>	<u>67</u>	<u>74</u>
<u>52</u>	<u>29</u>	<u>38</u>	<u>45</u>	<u>50</u>	<u>56</u>	<u>62</u>	<u>68</u>	<u>74</u>
<u>53</u>	<u>28</u>	<u>37</u>	<u>43</u>	<u>49</u>	<u>57</u>	<u>62</u>	<u>68</u>	<u>73</u>
<u>54</u>	<u>28</u>	<u>36</u>	<u>43</u>	<u>49</u>	<u>57</u>	<u>63</u>	<u>69</u>	<u>73</u>
<u>55</u>	<u>26</u>	<u>35</u>	<u>42</u>	<u>49</u>	<u>57</u>	<u>63</u>	<u>69</u>	<u>73</u>
<u>56</u>	<u>26</u>	<u>35</u>	<u>42</u>	<u>49</u>	<u>56</u>	<u>62</u>	<u>67</u>	<u>71</u>
<u>57</u>	<u>26</u>	<u>35</u>	<u>42</u>	<u>49</u>	<u>55</u>	<u>61</u>	<u>66</u>	<u>69</u>
<u>58</u>	<u>28</u>	<u>36</u>	<u>43</u>	<u>49</u>	<u>55</u>	<u>59</u>	<u>63</u>	<u>68</u>
<u>59</u>	<u>28</u>	<u>36</u>	<u>43</u>	<u>49</u>	<u>54</u>	<u>57</u>	<u>63</u>	<u>67</u>
<u>60</u>	<u>28</u>	<u>36</u>	<u>43</u>	<u>49</u>	<u>53</u>	<u>57</u>	<u>61</u>	<u>64</u>

Proposed Rules

<u>61</u>	<u>26</u>	<u>35</u>	<u>42</u>	<u>48</u>	<u>52</u>	<u>56</u>	<u>59</u>	<u>63</u>
<u>62</u>	<u>26</u>	<u>33</u>	<u>41</u>	<u>47</u>	<u>51</u>	<u>55</u>	<u>58</u>	<u>62</u>
<u>63</u>	<u>25</u>	<u>33</u>	<u>41</u>	<u>46</u>	<u>51</u>	<u>55</u>	<u>57</u>	<u>80</u>
<u>64</u>	<u>25</u>	<u>33</u>	<u>40</u>	<u>45</u>	<u>50</u>	<u>53</u>	<u>80</u>	<u>80</u>
<u>65</u>	<u>24</u>	<u>32</u>	<u>39</u>	<u>44</u>	<u>49</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>66</u>	<u>24</u>	<u>32</u>	<u>39</u>	<u>44</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>67</u>	<u>24</u>	<u>32</u>	<u>39</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>68</u>	<u>24</u>	<u>32</u>	<u>68</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>69</u>	<u>24</u>	<u>64</u>	<u>68</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>70</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>71</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>72</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>73</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>74</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>75</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>76</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>77</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>75</u>
<u>78</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>75</u>	<u>100</u>
<u>79</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>72</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>60</u>	<u>60</u>	<u>64</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>60</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

ISSUE
AGE

DURATION

	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
<u>0-</u>								
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>96</u>	<u>97</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>19</u>	<u>86</u>	<u>86</u>	<u>92</u>	<u>93</u>	<u>95</u>	<u>96</u>	<u>99</u>	<u>99</u>
<u>20</u>	<u>75</u>	<u>77</u>	<u>83</u>	<u>83</u>	<u>86</u>	<u>88</u>	<u>90</u>	<u>92</u>
<u>21</u>	<u>77</u>	<u>79</u>	<u>85</u>	<u>86</u>	<u>88</u>	<u>89</u>	<u>90</u>	<u>92</u>
<u>22</u>	<u>78</u>	<u>79</u>	<u>88</u>	<u>90</u>	<u>89</u>	<u>89</u>	<u>92</u>	<u>94</u>
<u>23</u>	<u>79</u>	<u>81</u>	<u>89</u>	<u>90</u>	<u>90</u>	<u>92</u>	<u>92</u>	<u>94</u>
<u>24</u>	<u>79</u>	<u>81</u>	<u>92</u>	<u>90</u>	<u>92</u>	<u>93</u>	<u>93</u>	<u>94</u>
<u>25</u>	<u>81</u>	<u>82</u>	<u>92</u>	<u>93</u>	<u>93</u>	<u>95</u>	<u>95</u>	<u>96</u>
<u>26</u>	<u>82</u>	<u>82</u>	<u>93</u>	<u>93</u>	<u>95</u>	<u>96</u>	<u>90</u>	<u>92</u>
<u>27</u>	<u>82</u>	<u>84</u>	<u>93</u>	<u>95</u>	<u>95</u>	<u>90</u>	<u>90</u>	<u>92</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>28</u>	<u>85</u>	<u>86</u>	<u>95</u>	<u>95</u>	<u>90</u>	<u>92</u>	<u>92</u>	<u>94</u>
<u>29</u>	<u>86</u>	<u>88</u>	<u>95</u>	<u>90</u>	<u>90</u>	<u>92</u>	<u>92</u>	<u>94</u>
<u>30</u>	<u>88</u>	<u>89</u>	<u>90</u>	<u>90</u>	<u>92</u>	<u>93</u>	<u>93</u>	<u>94</u>
<u>31</u>	<u>88</u>	<u>84</u>	<u>90</u>	<u>90</u>	<u>92</u>	<u>93</u>	<u>93</u>	<u>94</u>
<u>32</u>	<u>84</u>	<u>85</u>	<u>90</u>	<u>90</u>	<u>92</u>	<u>94</u>	<u>93</u>	<u>94</u>
<u>33</u>	<u>84</u>	<u>85</u>	<u>90</u>	<u>92</u>	<u>93</u>	<u>93</u>	<u>93</u>	<u>94</u>
<u>34</u>	<u>85</u>	<u>86</u>	<u>90</u>	<u>92</u>	<u>92</u>	<u>94</u>	<u>93</u>	<u>94</u>
<u>35</u>	<u>85</u>	<u>86</u>	<u>90</u>	<u>91</u>	<u>91</u>	<u>93</u>	<u>93</u>	<u>94</u>
<u>36</u>	<u>85</u>	<u>86</u>	<u>90</u>	<u>90</u>	<u>91</u>	<u>93</u>	<u>92</u>	<u>94</u>
<u>37</u>	<u>85</u>	<u>86</u>	<u>89</u>	<u>90</u>	<u>89</u>	<u>92</u>	<u>91</u>	<u>93</u>
<u>38</u>	<u>86</u>	<u>86</u>	<u>87</u>	<u>88</u>	<u>88</u>	<u>90</u>	<u>91</u>	<u>93</u>
<u>39</u>	<u>85</u>	<u>86</u>	<u>86</u>	<u>87</u>	<u>86</u>	<u>89</u>	<u>90</u>	<u>92</u>
<u>40</u>	<u>84</u>	<u>85</u>	<u>86</u>	<u>86</u>	<u>86</u>	<u>89</u>	<u>89</u>	<u>91</u>
<u>41</u>	<u>83</u>	<u>84</u>	<u>85</u>	<u>86</u>	<u>85</u>	<u>89</u>	<u>90</u>	<u>92</u>
<u>42</u>	<u>82</u>	<u>83</u>	<u>84</u>	<u>85</u>	<u>86</u>	<u>90</u>	<u>92</u>	<u>94</u>
<u>43</u>	<u>80</u>	<u>82</u>	<u>83</u>	<u>84</u>	<u>85</u>	<u>92</u>	<u>93</u>	<u>94</u>
<u>44</u>	<u>80</u>	<u>80</u>	<u>82</u>	<u>84</u>	<u>86</u>	<u>93</u>	<u>96</u>	<u>97</u>
<u>45</u>	<u>78</u>	<u>80</u>	<u>81</u>	<u>84</u>	<u>86</u>	<u>94</u>	<u>97</u>	<u>98</u>
<u>46</u>	<u>77</u>	<u>79</u>	<u>83</u>	<u>85</u>	<u>86</u>	<u>93</u>	<u>96</u>	<u>97</u>
<u>47</u>	<u>77</u>	<u>80</u>	<u>83</u>	<u>85</u>	<u>86</u>	<u>93</u>	<u>94</u>	<u>95</u>
<u>48</u>	<u>77</u>	<u>80</u>	<u>84</u>	<u>86</u>	<u>87</u>	<u>92</u>	<u>92</u>	<u>94</u>
<u>49</u>	<u>77</u>	<u>81</u>	<u>84</u>	<u>86</u>	<u>87</u>	<u>92</u>	<u>91</u>	<u>93</u>
<u>50</u>	<u>77</u>	<u>81</u>	<u>85</u>	<u>87</u>	<u>87</u>	<u>91</u>	<u>90</u>	<u>92</u>
<u>51</u>	<u>75</u>	<u>80</u>	<u>83</u>	<u>85</u>	<u>85</u>	<u>90</u>	<u>90</u>	<u>92</u>
<u>52</u>	<u>75</u>	<u>79</u>	<u>81</u>	<u>83</u>	<u>84</u>	<u>90</u>	<u>90</u>	<u>92</u>
<u>53</u>	<u>74</u>	<u>77</u>	<u>79</u>	<u>81</u>	<u>83</u>	<u>89</u>	<u>89</u>	<u>91</u>
<u>54</u>	<u>74</u>	<u>75</u>	<u>78</u>	<u>80</u>	<u>81</u>	<u>87</u>	<u>89</u>	<u>91</u>
<u>55</u>	<u>73</u>	<u>74</u>	<u>76</u>	<u>78</u>	<u>79</u>	<u>86</u>	<u>87</u>	<u>100</u>
<u>56</u>	<u>72</u>	<u>74</u>	<u>76</u>	<u>78</u>	<u>79</u>	<u>85</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>72</u>	<u>73</u>	<u>76</u>	<u>78</u>	<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>58</u>	<u>69</u>	<u>72</u>	<u>76</u>	<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>68</u>	<u>70</u>	<u>76</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>67</u>	<u>69</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>66</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>80</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Proposed Rules

<u>76</u>	<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

<u>ISSUE AGE</u>	<u>DURATION</u>			
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20+</u>
<u>0-</u>				
<u>15</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>16</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>17</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>18</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>19</u>	<u>99</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>20</u>	<u>94</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>21</u>	<u>94</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>22</u>	<u>95</u>	<u>97</u>	<u>98</u>	<u>100</u>
<u>23</u>	<u>95</u>	<u>97</u>	<u>98</u>	<u>100</u>
<u>24</u>	<u>96</u>	<u>97</u>	<u>99</u>	<u>100</u>
<u>25</u>	<u>97</u>	<u>98</u>	<u>99</u>	<u>100</u>
<u>26</u>	<u>94</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>27</u>	<u>94</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>28</u>	<u>95</u>	<u>97</u>	<u>98</u>	<u>100</u>
<u>29</u>	<u>95</u>	<u>97</u>	<u>98</u>	<u>100</u>
<u>30</u>	<u>96</u>	<u>97</u>	<u>99</u>	<u>100</u>
<u>31</u>	<u>96</u>	<u>97</u>	<u>99</u>	<u>100</u>
<u>32</u>	<u>96</u>	<u>97</u>	<u>99</u>	<u>100</u>
<u>33</u>	<u>96</u>	<u>97</u>	<u>99</u>	<u>100</u>
<u>34</u>	<u>96</u>	<u>97</u>	<u>99</u>	<u>100</u>
<u>35</u>	<u>96</u>	<u>97</u>	<u>99</u>	<u>100</u>
<u>36</u>	<u>95</u>	<u>97</u>	<u>98</u>	<u>100</u>
<u>37</u>	<u>95</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>38</u>	<u>95</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>39</u>	<u>94</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>40</u>	<u>93</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>41</u>	<u>94</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>42</u>	<u>95</u>	<u>97</u>	<u>98</u>	<u>100</u>

KEY: PROPOSED RULES SECTION — Underlining indicates additions to existing rule language. ~~Strike outs~~ indicate deletions from existing rule language. If a proposed rule is totally new, it is designated “all new material.” **ADOPTED RULES SECTION** — Underlining indicates additions to proposed rule language. ~~Strike outs~~ indicate deletions from proposed rule language.

Proposed Rules

<u>43</u>	<u>96</u>	<u>97</u>	<u>99</u>	<u>100</u>
<u>44</u>	<u>98</u>	<u>98</u>	<u>99</u>	<u>100</u>
<u>45</u>	<u>98</u>	<u>99</u>	<u>99</u>	<u>100</u>
<u>46</u>	<u>98</u>	<u>98</u>	<u>99</u>	<u>100</u>
<u>47</u>	<u>96</u>	<u>98</u>	<u>99</u>	<u>100</u>
<u>48</u>	<u>95</u>	<u>97</u>	<u>98</u>	<u>100</u>
<u>49</u>	<u>95</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>50</u>	<u>94</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>51</u>	<u>94</u>	<u>96</u>	<u>98</u>	<u>100</u>
<u>52</u>	<u>94</u>	<u>96</u>	<u>100</u>	<u>100</u>
<u>53</u>	<u>93</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>54</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>55</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>56</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>57</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>58</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>59</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>60</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>61</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>62</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>63</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>64</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>65</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>66</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>67</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>68</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>69</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>70</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>71</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>72</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>73</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>74</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>75</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>76</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>77</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>78</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>79</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>80</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>81</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>82</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>83</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>84</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>85+</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

EFFECTIVE DATE. Parts 2747.0010 to 2747.0060 are effective January 1, 2000.

Adopted Rules

A rule becomes effective after the requirements of *Minnesota Statutes* §§14.05-14.28 have been met and five working days after the rule is published in the *State Register*, unless a later date is required by statutes or specified in the rule.

If an adopted rule is identical to its proposed form as previously published, a notice of adoption and a citation to its previous *State Register* publication will be printed.

If an adopted rule differs from its proposed form, language which has been deleted will be printed with strikeouts and new language will be underlined. The rule's previous *State Register* publication will be cited.

Exempt Rules

An exempt rule adopted under *Minnesota Statutes* §§ 14.386 or 14.388 is effective upon its publication in the *State Register*.

Emergency Expedited Rules

Provisions for the Commissioner of Natural Resources to adopt emergency expedited Game and Fish Rules are specified in *Minnesota Statutes* §§ 84.027. The commissioner may adopt emergency expedited rules when conditions exist that do not allow the Commissioner to comply with the requirements for emergency rules. The Commissioner must submit the rule to the attorney general for review and must publish a notice of adoption that includes a copy of the rule and the emergency conditions. Emergency expedited rules are effective upon publication in the *State Register*, and may be effective up to seven days before publication under certain emergency conditions. Emergency expedited rules are effective for the period stated or up to 18 months.

Environmental Quality Board

Adopted Permanent Rules Relating to Animal Feedlots

The rules proposed and published at *State Register*, Volume 23, Number 25, pages 1412-1414, December 21, 1998 (23 SR 1412), are adopted with the following modifications:

4410.4300 MANDATORY EAW CATEGORIES.

Subp. 29. **Animal feedlots.** The PCA is the RGU for the types of projects listed in items A and B unless the county will issue the feedlot permit, in which case the county is the RGU. ~~However, the county is not the RGU prior to January 1, 2001.~~

B. For the construction of an animal feedlot facility of more than 500 animal units or expansion of ~~a~~ an existing animal feedlot which facility by more than 500 animal units if the facility is located wholly or partially in any of the following sensitive locations: shoreland; a delineated flood plain, ~~except that in the flood plain of the Red River of the North the sensitive area includes only land within 1,000 feet of the ordinary high water mark;~~ a state or federally designated wild and scenic river district; the Minnesota River Project Riverbend area; the Mississippi headwaters area; ~~or an area within a wellhead protection drinking water supply management area designated delineated~~ under chapter 4720; where the aquifer is identified in the wellhead protection plan as vulnerable to contamination; or within 1,000 feet of a known sinkhole, cave, resurgent spring, disappearing spring, Karst window, blind valley, or dry valley.

The provisions of part 4410.1000, subpart 4, regarding connected actions do not apply to animal feedlots. The provisions of part 4410.1000, subpart 4, regarding phased actions apply to feedlots.

With the agreement of the proposers, the RGU may prepare a single EAW to collectively review individual sites of a multisite feedlot proposal.

4410.4600 EXEMPTIONS.

Subp. 19. **Animal feedlots.** ~~The following~~ activities in items A to C are exempt.

A. The construction of an animal feedlot facility of less than 300 animal units or the expansion of an existing facility by less than 100 animal units, no part of either of which is located within a shoreland area; delineated flood plain; state or federally designated wild and scenic rivers district; the Minnesota River Project Riverbend area; the Mississippi headwaters area; ~~an area within a wellhead protection drinking water supply management area designated under chapter 4720; where the aquifer is identified in the wellhead protection plan as vulnerable to contamination;~~ or 1,000 feet of a known sinkhole, ~~and, cave, resurgent spring, disappearing spring, Karst window, blind valley, or dry valley.~~

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Adopted Rules

B. The construction or expansion of an animal feedlot facility with a resulting capacity of less than 50 animal units regardless of location.

C. The modification without expansion of capacity of any feedlot of no more than 300 animal units if the modification is necessary to secure a Minnesota feedlot permit.

Higher Education Services Office

Adopted Permanent Rules Relating to State Scholarships and Grants-In-Aid to Eligible Schools

The rules proposed and published at *State Register*, Volume 24, Number 2, pages 105-106, July 12, 1999 (24 SR 105), are adopted as proposed.

Exempt Rules

Exempt rules are excluded from the normal rulemaking procedures (*Minnesota Statutes* §§ 14.386 and 14.388). They are most often of two kinds. One kind is specifically exempted by the Legislature from rulemaking procedures, but approved for form by the Revisor of Statutes, reviewed for legality by the Office of Administrative Hearings, and then published in the *State Register*. These exempt rules are effective for two years only.

The second kind of exempt rule is one adopted where an agency for good cause finds that the rulemaking provisions of *Minnesota Statutes*, Chapter 14 are unnecessary, impracticable, or contrary to the public interest. This exemption can be used only where the rules:

- (1) address a serious and immediate threat to the public health, safety, or welfare, or
- (2) comply with a court order or a requirement in federal law in a manner that does not allow for compliance with *Minnesota Statutes* §§ 14.14-14.28, or
- (3) incorporate specific changes set forth in applicable statutes when no interpretation of law is required, or
- (4) make changes that do not alter the sense, meaning, or effect of the rules.

These exempt rules are also reviewed for form by the Revisor of Statutes, for legality by the Office of Administrative Hearings and then published in the *State Register*. In addition, the Office of Administrative Hearings must determine whether the agency has provided adequate justification for the use of this exemption. Rules adopted under clauses (1) or (2) above are effective for two years only.

The Legislature may also exempt an agency from the normal rulemaking procedures and establish other procedural and substantive requirements unique to that exemption.

Department of Labor and Industry

Adopted Exempt Permanent Rules Relating to Occupational Safety and Health; Mobile Earth-Moving Equipment

The rules proposed and published at *State Register*, Volume 23, Number 51, pages 2361-2362, June 21, 1999 (23 SR 2361), are adopted with the following modifications:

5207.1000 OPERATION OF MOBILE EARTH-MOVING EQUIPMENT.

Subpart 1. **Scope.** This part identifies minimum safety requirements for the safe operation of mobile earth-moving equipment used for earth moving, building, or road construction or demolition, including, but not limited to, bulldozers, motor graders, scrapers, loaders, skid-steer loaders, compaction equipment, backhoes, end dumps, side dumps, and dump trucks. This part pertains to operators of the equipment and ~~ground crew~~ exposed employees, including, but not limited to, grade checkers, grade persons, rod persons, stake hops, stake jumpers, and blue toppers working in the area.

Subp. 2. Training requirements.

A. Mobile earth-moving equipment operators and all other employees working on the ground exposed to ~~or adjacent to~~ mobile earth-moving equipment shall be trained in the safe work procedures ~~and operations of~~ pertaining to mobile earth-moving equipment and in the recognition of unsafe or hazardous conditions.

Subp. 3. **Training frequency.** Employees shall be trained initially before beginning work that exposes them to mobile earth-moving equipment, ~~and annually thereafter.~~ Employee training records shall be retained by the employer for ~~at least three years~~ the duration of the project.

Subp. 4. High visibility personal protective equipment.

A. Each employee working on the ground who is exposed to ~~or adjacent to~~ mobile earth-moving equipment shall be provided with and required to wear a high visibility warning vest or other high visibility garments. For work during hours of darkness or low light conditions of less than one foot candle, this protective equipment must be made of or marked with retroreflective material.

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Official Notices

Pursuant to Minnesota Statutes §§ 14.101, an agency must first solicit comments from the public on the subject matter of a possible rulemaking proposal under active consideration within the agency by publishing a notice in the State Register at least 60 days before publication of a notice to adopt or a notice of hearing, and within 60 days of the effective date of any new statutory grant of required rulemaking. The State Register also publishes other official notices of state agencies and non-state agencies, including notices of meetings and matters of public interest.

Minnesota Comprehensive Health Association

Notice of Meeting of the Board of Directors

NOTICE IS HEREBY GIVEN that a meeting of the Minnesota Comprehensive Health Association's (MCHA) Board of Directors will be held on Wednesday, October 13, 1999, at Allina Health Systems, 5601 Smetana Drive, Minnetonka, MN at 9:00 am.

For additional information, please call Lynn Gruber at (612) 593-9609.

Minnesota Comprehensive Health Association

Notice of Task Force Meeting on Premium Rate-Setting Process

NOTICE IS HEREBY GIVEN that a meeting of the Minnesota Comprehensive Health Association's (MCHA) Task Force on the Premium Rate-Setting Process will be held at 10:00 a.m. on Thursday, October 7, 1999. The meeting will take place at Blue Cross Blue Shield of MN, RiverPark Building, conf. room "S2-7", 3400 Yankee Drive, Eagan, MN.

Pollution Control Agency

Policy and Planning Division

Notice that the Public Comment Period is Open for Minnesota's Draft 2000 Intended Use Plan for the Water Pollution Control Revolving Fund

The draft 2000 Intended Use Plan (IUP) identifies and describes the water pollution control projects expected to receive loans from Fiscal Year 2000 funds. This is produced for the Water Pollution Control Revolving Fund, commonly known as the State Revolving Fund (SRF) which was created under the provisions in the federal Clean Water Act (Act) to provide financial assistance for water pollution control projects. As required by the Act, each state must annually prepare and submit to the U.S. Environmental Protection Agency (EPA) an IUP as part of its capitalization grant application.

The Minnesota Pollution Control Agency (MPCA) is responsible for preparing the IUP and for reviewing and monitoring projects to ensure they meet administrative and technical requirements. The Public Facilities Authority, housed in the Department of Trade and Economic Development, is responsible for reviewing the financial capability of the applicants, selling bonds to generate the loan funds, and setting the interest rates, terms and conditions of the loans.

The 2000 IUP lists two major activities to be funded by the SRF: 1) wastewater and storm water projects; and 2) nonpoint-source pollution programs. Minnesota's revolving loan program provides loans to municipalities for planning, design and construction of wastewater treatment projects which are eligible under *Minnesota Rules* pt. 7077.0278. Minnesota's revolving loan program also includes nonpoint-source pollution loan programs which provide financial assistance for implementation of best management practices to control and reduce nonpoint-source pollution.

If you are interested in receiving a copy of the draft IUP please contact Ron Omann at (651) 296-4555. Any person may submit written comments on the draft IUP up to 4:30 P.M. on Tuesday November 2, 1999 by mailing them to Ron Omann, Policy and Planning Division, Minnesota Pollution Control Agency, 520 Lafayette Rd. N, St. Paul, MN 55155-4194 or by fax at (651) 297-8676.

Minnesota Racing Commission

REQUEST FOR COMMENTS on Planned Amendment to Rules Governing, Licensure, Minnesota Rules, 7870; Televised Racing Days, Minnesota Rules, 7871; Assignment of Racing Days, Minnesota Rules, 7872; Pari-Mutuel Rules, Minnesota Rules, 7873; Direct Deposit, Reporting Payments, Minnesota Rules, 7874; Class C Licenses, Minnesota Rules, 7877; Security Officers, Minnesota Rules, 7878; Horse Medication, Minnesota Rules, 7890; Physical Examination of Horses, Minnesota Rules, 7891; Medical Testing, Minnesota Rules, 7892; Breeders' Fund, Minnesota Rules, 7895; Prohibited Acts, Minnesota Rules, 7897; other rule amendments proposed by industry groups

Subject of Rules. The Minnesota Racing Commission requests comments on its planned amendment to rules governing contract approval, requests for simulcast wagering on a televised racing day, emergency procedures for interruption of satellite signal, revision of racing days, rules effecting pick six calculations, proposed language for superfecta wagering, approval by regulatory boards, jockey mount fees, requirements for security officers, clarification of equipment requirements, horse medications, physical examination and medical testing of horses, clarification of rules with regard to the breeders' fund, schedule of fines, miscellaneous house-keeping changes to various chapters and other rule amendments as proposed by industry groups.

Persons Affected. The proposed rule amendments would affect licensed racetracks; horse owners, trainers, jockeys, and other individuals competing and performing work at a licensed racetrack; and individuals throughout the state who participate in the horse racing and breeding industry.

Statutory Authority. The commission's statutory authority to amend these rules is set out in *Minnesota Statutes*, sections 240.08 subd. 3 class C investigations; 240.13 subd. 3 pari-mutuel betting; 240.18 subd. 4 breeders' fund; 240.19 contracts; 240.22 fines; 240.23 general; and 240.14 medication.

Public Comment. Interested persons or groups may submit comments or information on these planned rules in writing or orally until further notice. The commission has appointed an advisory committee to comment on the planned rules.

Rules Drafts. The commission has not yet prepared a draft of the planned rules amendments.

Agency Contact Person. Written or oral comments, questions, requests to receive a draft of the rules when it has been prepared and requests for more information on these planned rules should be addressed to: Richard G. Krueger, Executive Director, Minnesota Racing Commission, P.O. Box 630, Shakopee, MN 55379, 612-496-7950, FAX 612-496-7954, email richard.krueger@state.mn.us. TTY users may call the commission at 1-800-627-3529.

Alternative Format. Upon request, this Request for Comments can be made available in an alternative format, such as large print, Braille, or cassette tape. To make such a request, please contact the commission at the address or telephone number listed above.

NOTE: Comments received in response to this notice will not necessarily be included in the formal rulemaking record submitted to the administrative law judge when a proceeding to adopt rules is started.

Dated: 22 September 1999

Richard G. Krueger
Executive Director
Minnesota Racing Commission

Department of Revenue

REQUEST FOR COMMENTS on Planned Amendments to Rules Governing Minnesota Corporate Franchise Tax, *Minnesota Rules*, parts 8019.0100, 8019.0405, 8034.0100, 8043.0200, 8050.0100, 8052.0300, 8052.0400, 8093.0500, and 8160.0630; and

Planned Repeal of Rules Governing Minnesota Corporate Franchise Tax, *Minnesota Rules*, parts 8001.0100, 8001.0200, 8001.0400, 8001.9000, 8003.0100, 8009.7300, 8009.7400, 8014.0100, 8019.0200, 8019.0300; 8019.0405, subparts 11 to 14; 8021.0100, 8021.0200, 8023.0500, 8030.0100, 8031.0100, 8031.0300, 8035.0100, 8038.3000, and 8097.0300

Subject of Rules. The Minnesota Department of Revenue requests comments on its planned amendments to and repeal of rules governing Corporate Franchise Tax. The Department is considering amendments to those rules where terminology has changed, a clarification is needed, or to update citations. Additionally, the Department is proposing to repeal rules that are obsolete or unnecessary because of statutory changes.

Persons Affected. The amendments to and repeal of the rules would likely affect corporate franchise taxpayers and tax preparers to the extent obsolete or unnecessary rules are eliminated and other rules become more understandable.

Statutory Authority. *Minnesota Statutes*, section 270.06 (14) authorizes the Department to adopt rules for the administration and enforcement of state tax laws.

Public Comment. Interested persons or groups may submit comments or information on these planned rules in writing until 4:30 p.m. on December 3, 1999. The Department does not contemplate appointing an advisory committee to comment on the planned rules.

Rules Drafts. The Department does not anticipate that a draft of the rules amendments and repealers will be available before the publication of the proposed rules.

Agency Contact Person. Written comments, questions, requests to receive a draft of the rules when it has been prepared, and requests for more information on these planned rules should be directed to: Susan Barry, Minnesota Department of Revenue, 600 North Robert Street, Mail Station 2220, St. Paul, MN 55146-2220; telephone: (651) 282-5581, FAX: (651) 296-8229. TTY users may call the Department at (651) 297-2196.

Alternative Format. Upon request, this Request for Comments can be made available in an alternative format, such as large print, Braille, or cassette tape. To make such a request, please contact the agency contact person at the address or telephone number listed above.

NOTE: Comments received in response to this notice will not necessarily be included in the formal rulemaking record submitted to the administrative law judge when a proceeding to adopt rules is started. The agency is required to submit to the judge only those written comments received in response to the rules after they are proposed.

Dated: 4 October 1999

Matthew G. Smith, Commissioner
Minnesota Department of Revenue

Public Employees Retirement Association

Notice of Meeting of the Board of Trustees

The regular meeting of the Board of Trustees of the Public Employees Retirement Association (PERA) will be held on Thursday, October 14, 1999, at 9:30 a.m., in the PERA offices, 514 St. Peter Street, Suite 200 – Skyway Level, Saint Paul, Minnesota

A meeting of the Legislative Committee of the Board of Trustees will be held on Thursday, November 7, 1999 at 9:30 p.m. in the offices of the association.

Department of Public Safety State Patrol Division

REQUEST FOR COMMENTS on Planned Amendments to Rules Governing School Bus Inspection Certificates, *Minnesota Rules*, Chapter 7470

Subject of Rules. The Minnesota Department of Public Safety requests comments on its planned amendments to rules governing school bus inspection certificates and emergency vehicle sirens. The Department is considering rule amendments that would update the inspection point system for school buses, as well as make any necessary technical/housekeeping changes that update the rules to coincide with current statutes. Amendments are also proposed for portions of the rules that regulate transportation of pupils where clarification is needed.

Persons Affected. These amendments would likely affect school bus drivers, commercial vehicle inspectors, school district officials, independently owned pupil transportation providers, and the Minnesota Department of Transportation.

Statutory Authority. *Minnesota Statutes*, section 169.451, subs. 3(a) and 3(b) require the Department to adopt rules as follows: (a) the commissioner of public safety shall provide by rule for the issuance and display of distinctive inspection certificate; (b) the commissioner of public safety shall provide by rule a point system for evaluating the effect on safety operation of any variance from law detected during inspections conducted pursuant to subdivision 1. Likewise, the Department is required to have rules governing school bus operation. *Minnesota Statutes*, section 169.449, subd.1, states that the commissioner of public safety, in consultation with the school bus safety advisory committee, shall adopt rules governing the operation of school buses used for transportation of school children, when owned or operated by a school or privately owned and operated under a contract with a school.

Public Comment. Interested persons or groups may submit comments or information on these planned rules in writing until further notice is published in the State Register that the Department intends to adopt or to withdraw the rules. The Department does not contemplate appointing a separate rulemaking advisory committee to comment on the planned rules.

Rules Drafts. The Department is currently working on a draft of the planned rules amendments. The Department anticipates that a draft will be completed and available before the publication of the proposed rules.

Agency Contact Person. Written comments, questions, requests to receive a draft of the rules when it has been prepared, and requests for more information on these planned rules should be addressed to: Major Dennis Lazenberry, Pupil Transportation Safety Director, Minnesota Department of Public Safety, State Patrol Division, 444 Cedar Street, Suite 130, St. Paul, Minnesota 55101-5130, phone 651-282-6875. TTY users may call the Department at 651-282-6555

Alternative Format. Upon request, this Request for Comments can be made available in an alternative format, such as large print, Braille, or cassette tape. To make such a request, please contact the agency contact person at the address or telephone number listed above.

NOTE: Comments received in response to this notice will not necessarily be included in the formal rulemaking record submitted to the administrative law judge when a proceeding to adopt rules is started. The agency is required to submit to the judge only those written comments received in response to the rules after they are proposed.

Dated: 27 September 1999

Charles Weaver, Jr.
Commissioner, Department of Public Safety

Department of Transportation

Notice of Request for Comments on Proposed Variances from Rules for State Aid Operations to allow a 15-foot Minimum Recovery Area Standard

NOTICE IS HEREBY GIVEN that the Commissioner of Transportation pursuant to *Minnesota Statutes* 162.02, subd. 3a, shall accept comments concerning a proposed variance from rules under consideration as applicable to state-aid and federal-aid construction plans.

The proposed variance from *Minnesota Rules* for State Aid Operations 8820.9920, adopted pursuant to *Minnesota Statutes* Chapters 161 and 162, will allow a 15 foot minimum recovery area standard, in lieu of the required 5 meter minimum recovery area standard, on all state-aid and federal-aid construction plans with annual daily traffic (present or projected as applicable) of 150 to 399 vehicles per day, for which initial grading or widening construction plans were approved by the State Aid Engineer prior to

Official Notices

November 6, 1995. This variance shall expire at the subsequent adoption of rules or by notice of the Commissioner of Transportation.

Any person may file a written objection to the variance request with the Commissioner of Transportation, Transportation Building, St. Paul, Minnesota 55155.

If a written objection is received within 20 days from the date of this notice in the State Register, the variance can be granted only after a contested case hearing has been held on the request.

Dated: 27 September, 1999

Julie A. Skallman
Division Director
State Aid for Local Transportation

State Grants & Loans

In addition to requests by state agencies for technical/professional services (published in the State Contracts section), the *State Register* also publishes notices about grants and loans available through any agency or branch of state government. Although some grant and loan programs specifically require printing in a statewide publication such as the *State Register*, there is no requirement for publication in the *State Register* itself. Agencies are encouraged to publish grant and loan notices, and to provide financial estimates as well as sufficient time for interested parties to respond.

Minnesota Department of Agriculture

Agricultural Marketing and Development Division

AgBMP Loan Program

Notice of Request for Proposals for the 2000 AgBMP Loan Program Allocation

NOTICE IS HEREBY GIVEN that the Minnesota Department of Agriculture will accept applications for its 2000 Agricultural Best Management Practices (*Minnesota Statutes* § 17.117) Loan Program.

Counties, Soil and Water Conservation Districts and authorized Joint Power Organizations may submit applications to participate in the department's loan programs. Funds may be used to provide loans to farmers, rural landowners or farm supply businesses for projects that implement local comprehensive water plans. Approximately \$5 million has been tentatively earmarked for this year's program, however, the final amount allocated may be different.

Applications must be post marked or received by the department by 4:00 p.m. December 3, 1999 to be considered during this application period.

To obtain copies the complete application packets contact:

Dwight Wilcox
AgBMP Loan Program
Minnesota Department of Agriculture
90 W Plato Blvd.
St. Paul, MN 55107
phone: (651) 215-1018
FAX: (651) 297-7678
e-mail: dwight.wilcox@state.mn.us

Center for Crime Victim Services

Notice of Availability of Funds for New Services for General Crime Victims in Mahnomen County

The Minnesota Center for Crime Victim Services, General Crime Victims Program, announces the availability of grant funds for new services for general crime victims in Mahnomen County. This grant is eligible through a competitive application process. The grant is for the six month period from January 1, 2000 through June 30, 2000.

One grant of \$19,000 is available to provide start-up funds for direct services for general crime victims in Mahnomen County. Private non-profit organizations, Indian tribal governments and local units of government are eligible to apply. Applicants are responsible for planning and implementing services according to minimum programmatic standards. The successful applicant may be eligible to apply for continued funding.

Applications are due Monday, November 22, 1999. To receive a request for proposals that provides complete information and describes how to apply, contact:

Minnesota Center for Crime Victim Services
245 East Sixth Street, Suite 705
St. Paul, Minnesota 55101
651-282-6256 or 1-888-622-8799 outside the Twin Cities metropolitan area
TTY (hearing impaired): 651-205-4827

Minnesota Office of Environmental Assistance

Notice of Request for Pre-Proposals for Projects for Fiscal Year 2000 Environmental Assistance Grant Round

The Minnesota Office of Environmental Assistance (OEA) is a state agency that works to protect Minnesota's Environment and assure a sustainable economy through waste prevention and resource conservation.

Our Mission is supported by the following environmental outcomes that describe what the OEA is trying to accomplish with all of its activities including this grant round:

- *Minnesotans prevent waste and pollution and conserve resources.*
- *Minnesota's waste is recycled and managed in an environmentally sound manner.*
- *Minnesota communities are sustainable.*
- *Minnesotans make educated decisions and actions regarding the environment.*

The OEA uses state funds to provide seed money for new programs and projects, to support and showcase local efforts, to transfer technology and results to others in Minnesota and to challenge and support innovation. All grant projects *must* include results, in the form of data and information that clearly demonstrate progress toward achieving one or more of the four environmental outcomes. The OEA uses the information from funded grants to illustrate progress toward meeting the Environmental outcomes to external parties, such as taxpayers and the legislature.

This notice is issued by the Director of the OEA under authority provided in *Minnesota Statutes* § 115A.0716 which allows the director to administer its Environmental Assistance Grant and Loan Program. The maximum grant award is \$75,000. All proposals must have a one-to-one cash or in-kind match.

The purpose of this notice is to solicit pre-proposals for projects for Fiscal Year 2000 Environmental Assistance Grant Round.

PRIORITY TOPIC AREAS

In addition to the four board environmental outcomes listed the OEA has identified several priority topic areas for funding that relate to our current strategic plan.

Preference will be given to project proposals that address the priorities listed below. All projects must demonstrate measurable progress towards achieving one or more of the OEA environmental outcomes. OEA is interested in projects that promote a sustainable approach, and take into account the benefits to the environment, the community and the economy. Project proposals that do not address the priorities outlined below but can clearly demonstrate progress towards achieving one or more of the four environmental outcomes will still be considered but are less likely to be awarded.

State Grants & Loans

A. Education for behavioral change, including community sustainability.

Environmental or sustainability education capacity-building is enhanced in communities throughout the state. Sustainable education projects strengthen the local economy, improve the quality of life as well as prevent pollution and efficiently use and conserve resources.

1. The Greenprint (the State plan for environmental education) is implemented. (Note: the Greenprint is available to view on www.SEEK.State.mn.us or please call 1-800-657-3843 for a printed copy).

2. SEEK (Sharing Environmental Education Knowledge network) usage is increased significantly.

3. Local economies are strengthened, the quality of life in communities is improved and the environment is protected through pollution prevention and resource conservation.

B. Waste reduction

Overall waste generated in Minnesota is reduced by 10% from 1998 volumes.

1. The amount and/or the toxicity of waste generated by consumers, business, or a specific community is reduced.

C. Procurement

Government, communities and businesses procure more resource efficient, recycled content, and less toxic products.

1. Strong markets exist for recyclable materials.

2. Sustainable/Green building practices are used by architects, builders and communities.

3. There is increased government, community and business procurement of resource efficient, recycled content and less toxic products.

D. Businesses as environmental stewards

Businesses and institutions consider and address the human health and environmental impacts of their services, processes and products.

1. Businesses and institutions decrease their use and generation of Toxic Release Inventory and hazardous chemicals.

2. Manufacturers incorporate environmental considerations in product design and manufacture.

3. Manufacturers and retailers take more responsibility for the environmental impact(s) associated with the products they develop, manufacture or sell: in doing this, work with government, communities or citizen-based groups to ensure pollution prevention and the reuse, recycling and/or proper disposal of those products.

The OEA has approximately \$900,000 for grants during this funding round. In an effort to be more responsive to our customers and to allow for speedier funding decisions, the OEA welcomes pre-proposal submission at any time throughout the year. Funding decisions and grant awards will be made three times in 2000: January, April and July. The OEA has prepared a Request for Proposal (RFP) that provides pre-proposal application forms and detailed information on pre-proposal evaluation, guidelines for funding, review procedures, and other relevant information. Interested persons may obtain a copy of the RFP by contacting:

Michelle Laska

Minnesota Office of Environmental Assistance

520 Lafayette Road, 2nd Floor

St. Paul, MN 55155-4100

(651) 215-0239 or (800) 657-3843 (toll free in Minnesota)

e-mail: michelle.laska@moea.state.mn.us or visit OEA's web site: <http://www.moea.state.mn.us>

Department of Labor and Industry

Workplace Safety Consultation Unit

Notice of Safety Grants for Employers

The Department of Labor and Industry (DLI) announces continuation of its safety hazard abatement matching grant program under *Minnesota Statutes*, section 79.253, and *Minnesota Rules*, parts 5203.0010 through 5203.0070. Employers covered by workers' compensation insurance, including those approved as self-insured employers, are eligible to apply for safety/health matching grants to abate safety hazards in their workplace. The safety/health hazards must have been identified in an on-site survey conducted by one of the following: 1) MNOSHA safety/health investigator, 2) DLI Workplace Safety Consultation safety/health con-

sultant, 3) in-house employee safety/health committee, 4) workers' compensation underwriter, 5) private safety/health consultant or 6) A person under contract with the Assigned Risk Plan. The on-site safety/health survey must have resulted in specifically recommended safety practices or equipment designed to reduce the risk of injury to employees. Costs eligible for program participation are all or part of the cost of purchasing and installing recommended safety/health equipment, the cost of operating or maintaining safety/health equipment, and/or the cost of purchasing or renting real property, if necessary, to meet criteria established by the on-site safety/health survey. Program development, training and education, and employee costs will not be covered by this grant.

Grants are limited to a total maximum match of \$10,000 per project and per state fiscal year if the same worksite submits more than one grant application in a given state fiscal year. The state fiscal year encompasses the time period of July 1 of one year through June 30 of the following year. The employer must provide at least \$1.00 (one dollar) in project costs for every dollar awarded. No grant will be awarded for more than half the amount of the approved project. Grant applications received by August 15, November 15, February 15, and May 15, respectively, will be reviewed and processed for the following quarter. A total of at least \$200,000 will be available during each quarter. Proposals will be reviewed by the department and awards made on an ongoing basis. Qualified projects having the greatest impact and feasibility will be given priority. Projects will be judged according to the criteria established by the rule. Eligible applicants who seek assistance must submit their proposals to: James Collins, OSHA Management Team Director, Workplace Safety Consultation Unit, 443 Lafayette Road, St. Paul, MN 55155.

For further information or to request a grant application, please call Tracey Josephson, Grants Administrator, Workplace Safety Consultation Unit, at 651-215-1097 or e-mail at tracey.josephson@state.mn.us.

Pollution Control Agency

Policy and Planning Division

Notice of the Opening for the Application Period for the Individual Sewage Treatment System (ISTS) Grant Program

NOTICE IS HEREBY GIVEN that the Minnesota Pollution Control Agency (MPCA) is now accepting applications for the 2000-2001 cycle for the Individual Sewage Treatment System (ISTS) grants program.

The program is designed to resolve wastewater treatment problems in small areas where individual and small cluster system provide good environmental solutions. The program provides grants to municipalities (cities, counties, townships, and special purpose districts) to assist owners of individual sewage treatment systems to upgrade or replace their failed systems (*Minnesota Statutes* Sec. 116.18, subd. 3c).

Projects that meet requirements will be ranked in priority order based on the median household income of the municipality or alternative planning area. Once projects are ranked, a determination of fundable projects will be made based on the amount of funding available. The program will cover up to 50% or \$5,000 (whichever is less) of construction and design costs for standard individual sewage treatment systems or cluster systems with a wastewater flow of up to 5,000 gallons per day or for alternative discharging systems sewage systems with a wastewater flow of up to 10,000 gallons per day.

Application requests for placement on the funding list must be received no later than 4:30 on Friday, December 17, 1999. For an application packet for replacement on the funding list, or additional information please contact:

Ron Omann
Minnesota Pollution Control Agency
520 Lafayette Road North
St. Paul, MN 55155
(651) 296-4555
Toll-free: (800) 657-3864

Professional, Technical & Consulting Contracts

Department of Administration procedures require that notice of any consultant services contract or professional and technical services contract which has an estimated cost of over \$10,000 to be printed in the *State Register*. These procedures also require that the following information be included in the notice: name of contact person, agency name and address, description of project and tasks, cost estimate, and final submission date of completed contract proposal. Certain quasi-state agencies are exempted from some of the provisions of this statute. In accordance with *Minnesota Rules* Part 1230.1910, certified Targeted Group Businesses and individuals submitting proposals are prime contractors shall receive the equivalent of a 6% preference in the evaluation of their proposal. For information regarding certification, call the Materials Management Helpline (651) 296-2600 or [TTY (651) 297-5353 and ask for 296-2600].

Colleges and Universities, Minnesota State (MnSCU)

Request for Proposals for Administrative Services Agent (ASA) for MnSCU's Defined Contribution Retirement (DCR) Program

NOTICE IS HEREBY GIVEN that proposals are being solicited to select a provider to act as an Administrative Services Agent (ASA) for the 401(a) defined contribution retirement program of MnSCU. The Plan covers approximately 12,000 participants at 53 campus locations throughout the State of Minnesota.

Proposals are due by October 22, 1999, no later than 5:00 p.m. A mandatory conference call will be held on October 12, 1999.

For further information or to request a copy of the full Request for Proposal, please contact:

Jamie Bentley
Watson Wyatt & Company
8400 Normandale Lake Boulevard, Suite 1500
Minneapolis, MN 55437-1078
Telephone: 612-921-5767
FAX: 612-921-8701
Email: jamie_bentley@watsonwyatt.com

This request for proposals does not obligate the state to complete the proposed project, and the state reserves the right to cancel the solicitation if it is considered to be in its best interest.

Department of Corrections

Community and Juvenile Services Division

Notice of Availability of Contracting for an Adolescent Female Residential Center

NOTICE IS HEREBY GIVEN that the Minnesota Department of Corrections, Community and Juvenile Services Division, announces the availability of \$750,000 for the establishment and operation of an Adolescent Female Residential Center. The contract period is for the 15-month period March 31, 2000, through June 30, 2001. This contract will be awarded to a single vendor. Authority for this contract is found in *Minnesota Laws 1999*, Chapter 216, Article 4, Section 15.

Private, for-profit, non-profit 501(C)(3) organizations, public human service agencies, community corrections agencies, and other governmental agencies, American Indian tribal governments, are eligible to apply for this contract. Department of Corrections employees are eligible to apply for this contract as established in *Minnesota Statute* 16B.167.

A request for proposal is available that contains detailed requirements and instructions for applying for this contract. The deadline for the submission of the completed proposal is 4:00 pm, December 1, 1999. To receive a copy of the request for proposal, contact:

Bill Klundt
Minnesota Department of Corrections
MCF-Sauk Centre
Box C
Sauk Centre, MN 56378-0500
Phone: 320-352-1141
TTY: 651-643-3589

Minnesota Historical Society

Notice of Request for Bids for Remodeling of Lower Sioux Agency Visitor Center

The Minnesota Historical Society (Society) is seeking bids for the Remodeling of the Lower Sioux Agency Visitor Center in Morton, Minnesota. Work includes, but is not limited to: new exterior openings, interior demolition, office reconstruction, retail construction, minor electrical and plumbing, new millwork, finish carpentry, painting, recarpeting, and VCT installation. Project is approximately 4,900 gsf.

A pre-bid meeting will be held at the Lower Sioux Agency, at 11:00 A. M., Central Time on Wednesday, October 27, 1999.

The Request for Bids is available by calling or writing Chris Bonnell, Contracting Officer, Minnesota Historical Society, 345 Kellogg Boulevard West, Saint Paul, MN 55102. Telephone (651) 297-5863 or e-mail chris.bonnell@mnhs.org.

Bids must be submitted in the format provided for in the Request for Bids. Bids must be received no later than 2:00 P. M., Central Time, Wednesday, November 3, 1999. No late bids will be accepted.

Department of Human Services

Notice of Availability of Contract to Evaluate the Outcomes of the Demonstration Project for People With Disabilities in the Areas of Enrollee Health/Well-Being; Consumer Satisfaction; Service Utilization; and Cost

The Minnesota Department of Human Services (DHS) is seeking proposals for professional services from evaluation research experts to design and conduct an outcome evaluation study of the Demonstration Project for People with Disabilities (DPPD) for DHS.

The DPPD is a three-year pilot project authorized under *Minnesota Statutes*, Section 256B.77, for implementation in two demonstration sites in southern Minnesota. The State, in cooperation with county authorities, is authorized to develop and implement a demonstration project to create a coordinated service delivery system in which the full Medical Assistance (MA) benefit set is provided and funded on a capitated basis to all eligible people with disabilities who receive MA and who reside in the two demonstration sites. The authorizing legislation requires the State to conduct an external evaluation which will be reported to the Minnesota legislature prior to any expansion of the DPPD to other parts of the state. The evaluation will assist legislators to assess the project's potential for replication and expansion to other areas of Minnesota and the appropriateness of managed care models for people with disabilities. The Outcome Evaluation is vitally important to a diverse group of stakeholders of the DPPD, including enrollees and their families, advocates, providers, health plans, state and county agencies, the federal Health Care Financing Agency (HCFA), the Minnesota Department of Health (MDH), and the Robert Wood Johnson Foundation (RWJF).

DHS seeks an entity or organization with demonstrated experience and expertise in conducting outcome evaluations of publically-funded managed health care programs to design and conduct the Outcome Evaluation of the DPPD. The vendor awarded this contract must have the organizational capacity to conduct a large scale outcomes evaluation, and must possess the technical capacity and analytical skills necessary to manage and understand large volumes of complex data pertaining to the eligibility and characteristics of people with disabilities and the services they receive. The proposed evaluation design should incorporate both quantitative and qualitative research methodologies. The vendor awarded this contract will be responsible for analyzing and synthesizing all sources of evaluation data into a final report at the conclusion of the research project.

For a copy of the complete Request for Proposals (RFP), please contact:

Chris Ricker
Demonstration Project for People with Disabilities
Minnesota Department of Human Services
444 Lafayette Road
St. Paul, Minnesota 55155-3857
Telephone: 651-582-1787
Fax: 651-582-1808

Responders who have any questions after they have reviewed the complete RFP are invited to submit written inquiries to Chris Ricker at the address above. The deadline for submission of written questions is 4:30 p.m., Monday, October 25, 1999. The answers to all questions received by the deadline will be provided by DHS to all firms or individuals who requested a copy of this RFP. Responders must not contact anyone other than Mr. Ricker with oral or written inquiries.

Professional, Technical & Consulting Contracts

Organizations with the experience and expertise described in this Notice are invited to submit proposals. A contract will be awarded for a specified scope of work to be completed within five years. Proposals are due at 4:30 p.m., Monday, November 15, 1999.

Department of Human Services Continuing Care Administration

Notice of Bidders Conferences for the Demonstration Project for People with Disabilities

The Department of Human Services announces a series of bidders conferences that will be held regarding the Demonstration Project for People with Disabilities.

The next bidders conference will be held Friday, October 8, 1999, from 9 a.m. to noon, at the following location:

Minnesota Department of Human Services
Roseville Office
2284 Highcrest Road
Roseville, MN

Thereafter, conferences will be held on a weekly basis every Friday, 9 a.m. to noon, at the Roseville Office, until January 31, 2000, the deadline for responses to the Request for Proposals (RFP). Conferences will not be held on Friday, November 26, Friday, December 24, and on Friday, December 31.

DHS reserves the right to cancel conferences. Those who are interested in attending conferences should submit their names and telephone numbers to Gary Cox at the address below so that DHS may contact them in case of cancellations.

At bidders conferences, DHS will be addressing questions submitted to DHS. Written questions to be addressed at the bidders conference shall be submitted by one week prior to the bidders conference to Gary Cox at:

444 Lafayette Road
St. Paul, MN 55155-3854
fax: (651) 582-1808
email: gary.cox@state.mn.us

Persons interested in receiving copies of the questions and answers should contact:

Christeen Wetsch
444 Lafayette Road
St. Paul, MN 55155-3857
phone: (651) 582-1967
email: christeen.wetsch@state.mn.us

DHS is seeking proposals from qualified county authorities pursuant to *Minnesota Statutes*, section 256B.77, to provide primary/acute and continuing care services to persons who are disabled, under age 65, and eligible for Medical Assistance.

DHS is seeking a waiver of federal procurement rules to permit sole-source contracts with Olmsted County and with the Southern Minnesota Health Initiative, a joint-powers authority comprised of Blue Earth, Freeborn, and Sibley counties.

If the waiver request is denied, DHS will withdraw the RFP. County authorities have statutory authority to subcontract with service delivery organizations (health plans) to manage or provide any portion of the MA benefit set which the County Authority chooses not to manage or provide. Alternatively, County Authorities may authorize DHS to contract directly with a service delivery organization (health plan) to manage any portion of the MA benefit set which the County Authority chooses not to manage.

Interested parties may obtain a copy of the RFP by contacting Mr. Cox at the above address.

**Department of Human Services
St. Peter Regional Treatment Center**

Notice of Request for a Proposal for General Practitioner Services

NOTICE IS HEREBY GIVEN that the St. Peter Regional Treatment Center, Residential Facilities Administration, Department of Human Services, is seeking services which are to be performed as requested by the Administration of the St. Peter Regional Treatment Center. The following contract will be written for the period November 5, 1999 through June 30, 2000.

1. Services of one general practitioner for the patients at St. Peter Regional Treatment Center.

Responses must be received by October 25 , 1999 @ 4:30 p.m.

Direct inquires to:

Cindy Zahratka, Contract Coordinator
St. Peter Regional Treatment Center
100 Freeman Drive
St. Peter, MN 56082
Phone: (507) 931-7715

State Board of Investment

Notice of Request for Proposal for an Investment Option Provider By the Board in Carrying Out Its Responsibilities With Respect to the Minnesota State Colleges and Universities 401(a) Retirement Plans

The State Board of Investment (SBI) is soliciting proposals for an investment option provider for the Individual Retirement Account Plan and the College Supplemental Retirement Plan (the Plans) of the Minnesota State Colleges and Universities (MnSCU). The Plans are Section 401(a) plans available to faculty and administrative employees of MnSCU.

All interested vendors should contact the person named below by letter or by telephone to request a copy of the complete Request For Proposal.

James E. Heidelberg Stephanie Gleeson
Manager, Public Programs **OR** Analyst, Public Programs

Minnesota State Board of Investment
Capitol Professional Office Building
Suite 200
590 Park Street
St. Paul, MN 55103
Telephone: (651) 296-3328

All proposals must be submitted to the address listed above on or before 3:00 P.M. Central Daylight Time on Friday, October 22, 1999. **NO PROPOSALS RECEIVED AFTER THAT DATE AND TIME WILL BE CONSIDERED.**

**Legislative Coordinating Commission
Minnesota House of Representatives**

Contract Available for the Development of an Electronic Time and Leave Module

The Minnesota Legislative Coordinating Commission (LCC) and the Minnesota House of Representatives (House) are requesting bids to provide services to automate and customize our time card function. This requires programming that will integrate with our HRVantage human resources software, which is a Microsoft Access-based program. The end result is to enable employees to submit their time and leave information in an electronic format and to automate other time and leave functions.

Professional, Technical & Consulting Contracts

All bids must satisfy the criteria as outlined in the full text of the Request for Bids. For a copy of the full text of the RFB, please contact:

Chad Thuet
Minnesota Legislative Coordinating Commission
Room 85 State Office Building
100 Constitution Avenue
St. Paul, MN 55155-1298
(651) 296-1121 (voice)

Other department personnel are not allowed to discuss the RFB with anyone, including responders, before the proposal submission deadline. **Bids must be received by November 1, 1999, at 4:00 p.m. No late bids will be accepted.** All expenses incurred in responding to this notice shall be borne by the responder.

Department of Transportation Engineering Services Division

Notice of Availability of Contract for Real Estate Title Services

The Minnesota Department of Transportation is establishing a state-wide, Certified List Program for real estate title services performed by qualified, licensed attorneys and abstractors.

The title service work will include: the preparation of title opinions based upon at least a 40 year search of county records with the report on the State's certificate of title form; the updating or continuing of provided existing title opinions; and securing the recording of instruments of conveyance by first updating or continuation of affected existing title opinions and walking the recording of instruments through the recording process in the county courthouse.

Contracts will be issued for services as needed and are expected to be issued beginning January 2000.

The program will remain in effect for three years and will not exceed \$200,000.00 per year for the entire program.

Request for Proposals will be available by mail through October 25, 1999. **A written request (direct mail or fax) is required to receive the Request for Proposal.** After October 25, 1999 the Request for Proposal must be picked up in person.

The Request for Proposal can be obtained from the Agreement Administrator:

Steve Porter
Minnesota Department of Transportation
Consultant Services Unit - 7th Floor North
395 John Ireland Boulevard, Mail Stop 680
St. Paul, Minnesota 55155
FAX: 651-282-5127

This request does not obligate the State of Minnesota Department of Transportation to complete the work contemplated in this notice, and the Department reserves the right to cancel this solicitation.

All proposals must be received by the Consultant Services Unit no later than 2:00 pm. CST on November 17, 1999, according to the time and date stamp on the Consultant Services Unit receptionist's desk, 7th floor north – Transportation Building. Late proposals will not be considered. All expenses incurred in responding to this notice shall be borne by the responder. All proposals will become public information after selection, under the Minnesota Data Practices Act, and will remain the property of the Minnesota Department of Transportation.

Non-State Public Bids, Contracts & Grants

The *State Register* also serves as a central marketplace for contracts let out on bid by the public sector. The *State Register* meets state and federal guidelines for statewide circulation of public notices. Any tax-supported institution or government jurisdiction may advertise contracts and requests for proposals from the private sector. It is recommended that contracts and RFPs include the following: 1) name of contact person; 2) institution name, address, and telephone number; 3) brief description of project and tasks; 4) cost estimate; and 5) final submission date of completed contract proposal. Allow at least three weeks from publication date (four weeks from date article is submitted for publication). Surveys show that subscribers are interested in hearing about contracts for estimates as low as \$1,000. Contact the editor for further details.

Metropolitan Airports Commission

Notice of Call for Bids for Portable Snowmelter

Sealed bids will be received by the Metropolitan Airports Commission at its office at 6040 28th Avenue South, Minneapolis, MN 55450-2799, until 10:00 a.m., Local Time, TUESDAY, OCTOBER 19, 1999, for the procurement of A **NEW PORTABLE SNOWMELTER**.

At that time and place the bids will be publicly opened and the names and address of those responding read aloud. If mailed the Commission's mailing address is 6040 28th Avenue South, Minneapolis, MN 55450-2799, and *bids to be considered must be received by the Commission by the date and hour set for opening of bids*.

Bids shall be according to the specifications. The Commission reserves the right to reject any or all bids or portions thereof, and to waive any minor irregularities or informalities therein. Copies of the Specifications may be obtained at the office of the Commission, 6040 28th Avenue South, Minneapolis, Minnesota 55450. (phone: 612-726-8146.

Dated: 28 September 1999

Metropolitan Airports Commission
JoAnn Brown/Buyer-Administrator

Metropolitan Council

Request for Bids for Number 2 Diesel Fuel, Low Sulfur, Red-Dyed for Metro Plant

Sealed bids will be received in the office of the Metropolitan Council, Environmental Services Division, (MCES), Mears Park Centre, 230 East 5th Street, St. Paul, Minnesota 55101, for Number 2 Diesel Fuel, Low Sulfur, Red-Dyed for Metro Plant. Bids will be received until TUESDAY, OCTOBER 12, 1999 AT 2:00 p.m., at which time and place the bids will be publicly opened and read aloud.

Copies of the specifications and bid instructions may be obtained from the offices of the Metropolitan Council or by calling 651-602-1499 or via Fax request at 651-602-1083. All bids to be considered must be submitted on *Council approved bid forms*.

The award will be based upon, but not necessarily limited to, factors of prices, lead time, agreement to the terms and conditions and past experience with the Metropolitan Council. The Metropolitan Council reserves the right to accept or reject any and all bids, or any part of any bid and to waive any minor irregularities and deviations from requirements outlined in the technical specifications.

BY ORDER OF THE METROPOLITAN COUNCIL,
ENVIRONMENTAL SERVICES DIVISION,
HELEN BOYER
DIVISION DIRECTOR

Metropolitan Council

Request for Bids for the Lease of Farm Land in Dakota County

Sealed bids will be received in the office of the Metropolitan Council, Environmental Services Division, (MCES), Mears Park Centre, 230 East 5th Street, St. Paul, Minnesota 5101, for the leasing of approximately 270 acres of farm land owned by MCES. The parcel is located in Empire Township of Dakota County.

Bids will be received until TUESDAY, OCTOBER 12, 1999, at 3:00 p.m. at which time and place the bids will be publicly opened and read aloud.

Non-State Public Bids, Contracts & Grants

Copies of the specifications and bid instructions may be obtained from the offices of the Metropolitan Council or by calling 651-602-1499 or via Fax request at 651-602-1083. All bids to be considered must be submitted on **Council approved bid forms**.

All proposals to be considered must be submitted with MCES' proposal form accompanied by a certified check, cashiers check or bid bond in an amount not less than five percent (5) of the total bid amount.

The award will be based upon, but not necessarily limited to, factors of price, lead time, agreement to the terms and conditions and past experience with the Metropolitan Council. The Metropolitan Council reserves the right to accept or reject any and all bids, or any part of any bid and to waive any minor irregularities and deviations from requirements outlined in the technical specifications.

BY ORDER OF THE METROPOLITAN COUNCIL,
ENVIRONMENTAL SERVICES DIVISION,
HELEN BOYER
DIVISION DIRECTOR

Metropolitan Council

Notice of Request for Proposals (RFP) for Engineering Services for the East Area Master Planning and Facility Planning Rosemount and Empire WWTP Service Area - MCES Project Number 970200

The Metropolitan Council is requesting engineering services proposals for East Area Master Planning and Facility Planning for the present and future service areas currently being served by the Rosemount and Empire Wastewater Treatment Plants. A two phase planning approach is being considered. The first phase is a master planning element to provide water quality and wastewater treatment and conveyance information and framework for the detailed wastewater treatment facility planning for the service area which will be done during Phase II. The master plan and facility plan will establish the framework for conveyance and treatment of service area flows of approximately 20 MGD by the year 2020 and 25 MGD by the year 2040.

Receive letters of interest	October 1999
Issue Request for Proposals	November 1999
Receive Proposals	November 1999
Evaluate and Rank Proposals	December 1999
Metropolitan Council authorization	January 2000
Contract negotiated, executed, NTP	January 2000

All firms interested in being considered for this project and desiring to receive a RFP package are invited to submit a Letter of Interest to:

Jan Bevins, Administrative Assistant, Contracts and Procurement Unit
Metropolitan Council Environmental Services
230 East Fifth Street
Mears Park Centre
St. Paul, MN 55101

Inquiries regarding technical aspects of the project should be directed to Jim Roth at 651-602-1123.

Minnesota Statutes, Sections 473.144 and 363.073, and *Minnesota Rules*, Parts 5000.3400 to 5000.3600 will be incorporated into any contract based upon the Proposal or any modifications to it. If a contract for the project is awarded in excess of \$100,000, the requirements of *Minnesota Rules* 5000.3530 will be applicable.

Prime West Health System

Notice of Request for Vendor to Provide Mental Health and Chemical Dependency Management Services

NOTICE IS HEREBY GIVEN that the Counties of Big Stone, Douglas, Grant, McLeod, Meeker, Pipestone, Pope, Renville,

Non-State Public Bids, Contracts & Grants

Stevens and Traverse have formed a joint powers agreement in order to create a managed Medicaid program. The joint powers entity, PrimeWest Health System, will be responsible for providing healthcare goods and services to Medical Assistance (MA) and General Assistance Medical Care (GAMC) clients residing in PrimeWest's member counties on a prepaid basis.

In order to facilitate the day-to-day operations of this new pre-paid model, Prime West Health System is seeking a vendor to provide mental health and chemical dependency management services. This vendor will serve at the direction of the PrimeWest governing board and CEO.

Applicants should have the ability to provide: network development and maintenance, claims processing, and utilization review services. PrimeWest does not wish to share risk with its mental health/chemical dependency management vendor.

PrimeWest's enrollee base will consist of approximately 9,000 persons, and the projected annual budget of the initiative will be in the \$25 million range. Care delivery is expected to begin by mid-2000, with enrollment to start approximately three months prior.

Final responses must be received by 5:00 pm., October 22, 1999. Interested parties may obtain full copies of the RFP from Eric Snyder, PrimeWest Executive Director at (320) 762-2910.

University of Minnesota

Notice of Bid Information Service (BIS) Available for All Potential Vendors

The University of Minnesota offers 24 hour/day, 7 day/week access to all Request for Bids/Proposals through its web based Bid Information Services (BIS). Subscriptions to BIS are \$75/year. Visit our web site at bidinfo.umn.edu or call the BIS Coordinator at 612-625-5534.

Requests for Bids/Proposals are available to the public at no charge each business day from 8:00 a.m. to 4:30 p.m. in Purchasing Services lobby, Suite 560, 1300 S. 2nd Street, Mpls., MN 55454.

Upper Minnesota Valley Regional Development Commission

Request for Proposals for a Corridor Management Plan

The Upper Minnesota Valley Regional Development Commission is seeking proposals for assistance in the development of a corridor management plan (CMP) for the Minnesota River Valley Scenic Byway between Browns Valley and Granite Falls and from Mankato to Belle Plaine. This plan will build upon a recently completed CMP between Granite Falls and Mankato. The corridor plan will include identification and analysis of the intrinsic qualities of the byway corridor; recommending a prioritized action plan for preserving and enhancing the byway; recommending partnership opportunities; development of a marketing plan and action steps for implementation; and address fully the other elements of a scenic byway CMP as set forth by the Federal Highway Administration.

Detailed specifications and submission requirements are available by contacting Dawn Hegland, Project Management, UMVRDC, 323 West Schlieman Ave., Appleton MN 56208, phone 320-289-1981. Complete proposals must be returned to the above address by 4:30 p.m. CST, Friday, October 29, 1999.

Non-State Public Bids, Contracts & Grants

Upper Minnesota Valley Regional Development Commission

Request for Proposals for a Trail Plan

The Upper Minnesota Valley Regional Development Commission is seeking proposals for the development of preliminary and final design plans for a trail beginning in the City of Appleton and terminating at the junction of Chippewa County Road #30 and State Hwy 40 near Milan, MN.

Detailed specifications and submission requirements are available by contacting Dawn Hegland, Project Manager, UMRDC, 323 West Schlieman Ave., Appleton, MN 56208, phone 320-289-1981. Complete proposals must be returned to the above address by 4:30pm CST, Friday, October 22, 1999.



Department of Administration
Communications Media Division

117 University Avenue • St. Paul, Minnesota 55155
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