

**ADDENDUM J:
COMPARISON OF CURRENT 2004 GAFs TO PROPOSED 2006 GAFs
(in descending order of difference)**

Carrier Number	Loc. Number	Locality Name	Current 2004 GAF	Proposed 2006 GAF	Difference	Percent Difference
31140	09	SANTA CLARA, CA	1.184	1.264	0.080	6.72
31140	07	OAKLAND/BERKELEY, CA	1.111	1.177	0.065	5.87
31140	06	SAN MATEO, CA	1.201	1.258	0.057	4.76
31140	03	MARIN/NAPA/SOLANO, CA	1.104	1.153	0.049	4.45
00903	01	DC + MD/VA SUBURBS	1.095	1.128	0.033	3.01
31140	05	SAN FRANCISCO, CA	1.223	1.255	0.033	2.68
31143	01	METROPOLITAN BOSTON	1.118	1.147	0.029	2.56
00952	15	SUBURBAN CHICAGO, IL	1.059	1.087	0.028	2.67
00900	31	AUSTIN, TX	0.995	1.023	0.027	2.74
00836	02	SEATTLE (KING CNTY), WA	1.038	1.060	0.021	2.04
31146	17	VENTURA, CA	1.060	1.079	0.019	1.80
00511	01	ATLANTA, GA	1.027	1.046	0.019	1.82
00952	16	CHICAGO, IL	1.087	1.104	0.017	1.54
31146	26	ANAHEIM/SANTA ANA, CA	1.098	1.114	0.017	1.51
00805	01	NORTHERN NJ	1.111	1.124	0.013	1.13
00954	00	MINNESOTA	0.967	0.979	0.013	1.29
00805	99	REST OF NEW JERSEY	1.060	1.073	0.012	1.18
00523	01	METROPOLITAN ST. LOUIS, MO	0.969	0.981	0.012	1.24
00901	01	BALTIMORE/SURR. CNTYS, MD	1.025	1.036	0.011	1.07
00952	12	EAST ST. LOUIS, IL	0.995	1.005	0.010	1.00
00824	01	COLORADO	0.990	0.999	0.010	0.97
00740	02	METROPOLITAN KANSAS CITY, MO	0.981	0.988	0.007	0.71
00900	09	BRAZORIA, TX	1.003	1.009	0.006	0.60
00900	28	FORT WORTH, TX	0.992	0.998	0.006	0.59
31142	03	SOUTHERN MAINE	0.986	0.992	0.006	0.56
00835	01	PORTLAND, OR	1.000	1.005	0.005	0.49
00904	00	VIRGINIA	0.955	0.959	0.004	0.43
31146	99	REST OF CALIFORNIA*	1.008	1.013	0.004	0.41
31140	99	REST OF CALIFORNIA*	1.008	1.013	0.004	0.41
00836	99	REST OF WASHINGTON	0.980	0.984	0.004	0.40
00900	18	HOUSTON, TX	1.026	1.029	0.004	0.35
00832	00	ARIZONA	0.994	0.997	0.003	0.34
00900	11	DALLAS, TX	1.033	1.037	0.003	0.32
00953	01	DETROIT, MI	1.106	1.109	0.003	0.25
00865	01	METROPOLITAN PHILADELPHIA, PA	1.067	1.070	0.003	0.26
00901	99	REST OF MARYLAND	0.979	0.981	0.002	0.22

Carrier Number	Loc. Number	Locality Name	Current 2004 GAF	Proposed 2006 GAF	Difference	Percent Difference
00512	00	MISSISSIPPI	0.919	0.921	0.002	0.19
00655	00	NEBRASKA	0.925	0.926	0.001	0.13
00528	01	NEW ORLEANS, LA	0.985	0.986	0.001	0.07
00831	01	ALASKA	1.670	1.670	0.000	0.00
00910	09	UTAH	0.961	0.960	0.000	-0.04
00820	02	SOUTH DAKOTA	0.923	0.923	0.000	-0.05
31144	40	NEW HAMPSHIRE	1.009	1.008	-0.001	-0.08
00880	01	SOUTH CAROLINA	0.932	0.932	-0.001	-0.09
05535	00	NORTH CAROLINA	0.955	0.954	-0.001	-0.13
00900	99	REST OF TEXAS	0.950	0.948	-0.002	-0.19
00826	00	IOWA	0.930	0.928	-0.002	-0.22
00591	00	CONNECTICUT	1.092	1.090	-0.002	-0.20
00883	00	OHIO	0.974	0.972	-0.003	-0.27
00835	99	REST OF OREGON	0.949	0.946	-0.003	-0.30
00803	03	POUGHKPSIE/N NYC SUBURBS, NY	1.047	1.044	-0.003	-0.29
00973	20	PUERTO RICO	0.846	0.843	-0.003	-0.39
00520	13	ARKANSAS	0.910	0.906	-0.004	-0.39
00660	00	KENTUCKY	0.937	0.933	-0.004	-0.40
00834	00	NEVADA	1.025	1.021	-0.004	-0.36
00590	99	REST OF FLORIDA	0.987	0.983	-0.004	-0.41
00521	05	NEW MEXICO	0.952	0.948	-0.005	-0.47
00952	99	REST OF ILLINOIS	0.958	0.954	-0.005	-0.48
31146	18	LOS ANGELES, CA	1.088	1.084	-0.005	-0.43
00511	99	REST OF GEORGIA	0.951	0.945	-0.006	-0.63
00630	00	INDIANA	0.945	0.939	-0.006	-0.64
00902	01	DELAWARE	1.018	1.011	-0.006	-0.61
00900	15	GALVESTON, TX	0.999	0.992	-0.006	-0.63
05440	35	TENNESSEE	0.941	0.935	-0.006	-0.67
00951	00	WISCONSIN	0.964	0.957	-0.006	-0.66
00650	00	KANSAS*	0.944	0.938	-0.006	-0.68
00740	04	KANSAS*	0.944	0.938	-0.006	-0.68
05130	00	IDAHO	0.928	0.921	-0.007	-0.70
00740	99	REST OF MISSOURI*	0.917	0.911	-0.007	-0.72
00523	99	REST OF MISSOURI*	0.917	0.911	-0.007	-0.72
31145	50	VERMONT	0.976	0.969	-0.007	-0.70
00953	99	REST OF MICHIGAN	0.994	0.986	-0.007	-0.75
00833	01	HAWAII/GUAM	1.047	1.040	-0.008	-0.74
00803	02	NYC SUBURBS/LONG I., NY	1.179	1.171	-0.008	-0.70
00820	01	NORTH DAKOTA	0.933	0.924	-0.009	-0.97
00884	16	WEST VIRGINIA	0.953	0.943	-0.009	-0.96
00522	00	OKLAHOMA	0.923	0.914	-0.009	-0.99

Carrier Number	Loc. Number	Locality Name	Current 2004 GAF	Proposed 2006 GAF	Difference	Percent Difference
00865	99	REST OF PENNSYLVANIA	0.961	0.951	-0.009	-0.97
00528	99	REST OF LOUISIANA	0.946	0.936	-0.010	-1.02
00510	00	ALABAMA	0.935	0.925	-0.010	-1.06
31142	99	REST OF MAINE	0.947	0.937	-0.010	-1.07
00751	01	MONTANA	0.939	0.929	-0.010	-1.09
00801	99	REST OF NEW YORK	0.965	0.954	-0.011	-1.11
00900	20	BEAUMONT, TX	0.964	0.952	-0.012	-1.26
00973	50	VIRGIN ISLANDS	1.010	0.997	-0.013	-1.30
31143	99	REST OF MASSACHUSETTS	1.054	1.040	-0.014	-1.36
00590	03	FORT LAUDERDALE, FL	1.038	1.024	-0.015	-1.42
00870	01	RHODE ISLAND	1.033	1.016	-0.017	-1.65
00825	21	WYOMING	0.953	0.935	-0.018	-1.93
00803	01	MANHATTAN, NY	1.225	1.204	-0.021	-1.74
00590	04	MIAMI, FL	1.085	1.058	-0.027	-2.47
14330	04	QUEENS, NY	1.161	1.128	-0.032	-2.80

Note: GAFs based upon revised MEI weights as published in November 7, 2003 final rule;
Work GPCI=52.466, Practice Expense GPCI=43.669,
Malpractice GPCI=3.865