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Cummins, J.D.; Smith, B.D.; Vance, R.N.; and VanDerhei, J.L. *Risk Classification in Life Insurance*, 1983, Kluwer-Nijhoff Publishing, 101 Philip Drive, Norwell, MA 02061; telephone: (781) 871-6600; fax: (781) 871-6528.

Insurance Services Office, Inc., 545 Washington Boulevard, Jersey City, NJ 07310-1686; telephone: (800) 888-4476.

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Archive 2005