Filing at a Glance

Company: Nationwide Assurance Company

Product Name: AR NSA Eff. 3/22/08 NAC	SERFF Tr Num: NTWP-125384698	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: 08NSA-5172AR-LL	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: Lisa Livengood	Disposition Date: 12/20/2007
	Date Submitted: 12/17/2007	Disposition Status: Filed
Effective Date Requested (New): 03/22/2008		Effective Date (New): 03/22/2008
Effective Date Requested (Renewal): 03/22/2008		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AR NSA Eff. 3/22/08 NAC	Status of Filing in Domicile: Not Filed
Project Number: 08NSA-5172AR-LL	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/20/2007	
State Status Changed: 12/20/2007	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

Please find herein a filing memoranum and supporting exhibits pertaining to a premium level increase of 0.7 percent for non-standard automobile policies written in the Nationwide Assurance Company, effective March 22, 2008.

Company and Contact

Filing Contact Information

Lisa Livengood, State Filings Specialist livengl1@nationwide.com

One Nationwide Plaza
Columbus, OH 43215
(614) 249-4943 [Phone]
(614) 249-3885[FAX]

Filing Company Information

Nationwide Assurance Company	CoCode: 10723	State of Domicile: Wisconsin
One Nationwide Plaza	Group Code: 140	Company Type: Property and Casualty
Columbus, OH 43215	Group Name: Nationwide Insurance	State ID Number:
(614) 249-7022 ext. [Phone]	FEIN Number: 95-0639970	

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Assurance Company	$100.00	12/17/2007	17131696

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/20/2007	12/20/2007

Disposition

Disposition Date: 12/20/2007

Effective Date (New): 03/22/2008

Effective Date (Renewal):

Status: Filed

Comment:

Company Name:	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Premium:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**	**Overall % Indicated Change:**
Nationwide Assurance Company	0.700%	$86,500	5,691	$9,496,546	6.100%	-6.700%	2.800%

SERFF Tracking Number:	*NTWP-125384698*	*State:*	*Arkansas*
Filing Company:	*Nationwide Assurance Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*08NSA-5172AR-LL*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR NSA Eff. 3/22/08 NAC*		
Project Name/Number:	*AR NSA Eff. 3/22/08 NAC/08NSA-5172AR-LL*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Form A-1	Filed	Yes
Supporting Document	Memorandum & Exhibits	Filed	Yes
Rate	Change Report	Filed	Yes
Rate	Marked-Up Manual	Filed	Yes
Rate	Rate Manual	Filed	Yes

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-1.500%
Effective Date of Last Rate Revision:	08/15/2007
Filing Method of Last Filing:	File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Nationwide Assurance Company	2.800%	0.700%	$86,500	5,691	$9,496,546	6.100%	-6.700%

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Change Report		New		NSAR_8093_pfp_chng_rpt2.pdf
Filed	Marked-Up Manual		New		NSAR032208 Marked-Up.pdf
Filed	Rate Manual		Replacement	07NSA-4171AR-LL	NSAR032208_8093_final.pdf

Arkansas Non-Standard Automobile
Nationwide Assurance-Colonial Company
Rate Review: 8093 Effective: Mar 22, 2008

Synopsis of Rate Revision
Chart: COMP Base Rate NS03TA01
Chart: COLL Base Rate NS03TA02
Chart: BI Base Rate NS03TA03
Chart: PD Base Rate NS03TA04
Chart: MDCL Base Rate NS03TA36
Chart: COMP Vehicle Model Year Factor NS03TC11
Chart: COLL Vehicle Model Year Factor NS03TC12
Chart: BI Vehicle Model Year Factor NS03TC13
Chart: PD Vehicle Model Year Factor NS03TC14
Chart: MDCL Vehicle Model Year Factor NS03TC15
Chart: PLCY Household Composition Factor NS03TM06

* Change Legend: A - Added, C - Changed, D - Deleted

NS03TA01: COMP Base Rate **
Effective Date: MAR-22-2008

*	Territory	New: Base Rate	Old: Base Rate
C	25	131.10	124.40
C	35	104.90	99.50
C	38	189.10	179.40
C	39	149.60	141.90
C	44	93.40	88.60
C	47	203.40	193.00
C	50	171.50	162.70
C	51	171.50	162.70
C	52	159.70	151.50
C	53	156.90	148.90
C	54	177.20	168.10
C	55	155.10	147.20
C	56	153.80	145.90
C	57	125.80	119.40
C	58	125.20	118.80
C	61	189.50	179.80
C	62	156.40	148.40
C	63	154.90	147.00
C	64	130.60	123.90
C	65	95.40	90.50
C	66	128.20	121.60
C	68	106.90	101.40
C	69	102.30	97.10
C	71	95.10	92.50
C	72	142.20	134.90
C	73	167.90	159.30
C	74	145.00	137.60
C	75	161.50	153.20
C	76	118.00	117.80
C	77	154.20	146.30
C	78	153.50	145.60
C	79	77.60	73.60
C	80	78.50	74.50
C	81	74.20	70.40
C	82	75.50	71.60
C	83	152.20	144.40
C	84	185.50	176.00
C	85	149.50	141.80
C	87	97.40	92.40
C	88	206.20	195.60
C	90	108.50	102.90
C	91	97.60	92.60
C	92	165.40	156.90

*	Territory	New: Base Rate	Old: Base Rate
C	93	126.00	119.50
C	94	185.00	175.50
C	95	183.30	173.90
C	96	170.40	161.70
C	97	149.50	141.80
C	98	106.60	101.10
C	99	154.00	146.10
C	100	149.00	141.40
C	101	90.00	85.40
C	102	106.90	101.40
C	103	102.30	97.10
C	104	70.10	66.50
C	105	136.10	129.10
C	106	110.70	105.00
C	107	96.20	91.30
C	108	97.10	92.10
C	109	116.80	110.80
C	110	90.00	85.40
C	111	84.80	80.50
C	112	105.40	100.00
C	113	144.50	137.10
C	114	157.30	149.20
C	115	102.30	97.10
C	999	206.20	195.60

Rate Symbol 10; Model Year 2008
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA02: COLL Base Rate **
Effective Date: MAR-22-2008

*	Territory	New: Base Rate	Old: Base Rate
C	25	391.80	356.20
C	35	417.90	379.90
C	38	409.20	372.00
C	39	359.30	326.60
C	44	327.50	297.70
C	47	409.10	371.90
C	50	367.70	351.90
C	51	396.20	379.10
C	52	418.40	380.40
C	53	424.10	385.50
C	54	406.20	369.30
C	55	399.00	362.70
C	56	421.10	382.80
C	57	401.50	366.80
C	58	409.80	372.50
C	61	370.60	354.60
C	62	369.40	335.80
C	63	457.10	415.50
C	64	365.40	369.10
C	65	395.80	359.80
C	66	326.20	296.50
C	68	399.70	363.40
C	69	412.70	375.20
C	71	346.90	315.40
C	72	418.30	380.30
C	73	390.40	354.90
C	74	431.20	392.00
C	75	451.20	410.20

*	Territory	New: Base Rate	Old: Base Rate
C	76	359.60	363.20
C	77	389.00	353.60
C	78	385.60	350.50
C	79	335.00	304.50
C	80	317.00	288.20
C	81	367.60	334.20
C	82	330.60	300.50
C	83	385.40	350.40
C	84	410.90	373.50
C	85	406.70	369.70
C	87	346.40	314.90
C	88	416.70	378.80
C	90	313.10	284.60
C	91	345.20	348.70
C	92	446.20	405.60
C	93	397.70	390.80
C	94	396.00	360.00
C	95	390.90	355.40
C	96	447.00	406.40
C	97	422.30	383.90
C	98	416.60	378.70
C	99	388.50	353.20
C	100	397.40	361.30
C	101	429.00	390.00
C	102	442.90	402.60
C	103	472.50	429.50
C	104	381.30	346.60
C	105	413.20	375.60
C	106	322.40	293.10
C	107	330.30	300.30
C	108	341.00	310.00
C	109	342.50	311.40
C	110	363.20	330.20
C	111	371.90	338.10
C	112	347.30	315.70
C	113	361.30	345.70
C	114	357.50	342.10
C	115	400.60	364.20
C	999	472.50	429.50

Rate Symbol 10; Model Year 2008
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA03: BI Base Rate **
Effective Date: MAR-22-2008

*	Territory	New: Base Rate	Old: Base Rate
C	25	192.40	187.50
C	35	192.00	187.10
C	38	219.50	213.90
C	39	197.30	192.30
C	44	189.70	184.90
C	47	218.70	213.20
C	50	159.80	163.90
C	51	175.10	179.60
C	52	178.00	173.50
C	53	195.70	190.70
C	54	187.30	182.60
C	55	202.40	197.30
C	56	194.80	189.90

*	Territory	New: Base Rate	Old: Base Rate
C	57	148.30	144.50
C	58	162.00	157.90
C	61	156.00	160.00
C	62	215.00	209.60
C	63	186.20	181.50
C	64	153.00	156.90
C	65	220.10	214.50
C	66	177.40	172.90
C	68	218.90	213.40
C	69	213.70	208.30
C	71	161.70	157.60
C	72	177.40	172.90
C	73	150.70	146.90
C	74	223.90	218.20
C	75	186.60	181.90
C	76	146.30	142.60
C	77	191.70	186.80
C	78	219.50	213.90
C	79	222.30	216.70
C	80	215.30	209.80
C	81	236.50	230.50
C	82	171.80	167.40
C	83	219.60	214.00
C	84	191.70	186.80
C	85	155.40	151.50
C	87	164.40	160.20
C	88	192.30	187.40
C	90	253.30	246.90
C	91	153.60	157.60
C	92	188.70	183.90
C	93	159.10	155.10
C	94	163.40	159.30
C	95	228.10	222.30
C	96	188.10	183.30
C	97	176.20	171.70
C	98	197.30	192.30
C	99	191.60	186.70
C	100	219.40	213.80
C	101	244.80	238.60
C	102	227.40	221.60
C	103	286.80	279.50
C	104	154.40	150.50
C	105	177.50	173.00
C	106	209.40	204.10
C	107	237.80	231.80
C	108	277.80	270.80
C	109	281.40	274.30
C	110	234.20	228.30
C	111	244.80	238.60
C	112	198.40	193.40
C	113	191.90	196.90
C	114	225.10	230.90
C	115	315.70	307.70
C	999	349.80	340.90

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA04: PD Base Rate **
Effective Date: MAR-22-2008

*	Territory	New: Base Rate	Old: Base Rate
C	25	133.20	130.80
C	35	182.30	179.10
C	38	121.80	119.60
C	39	139.50	137.00
C	44	166.40	163.50
C	47	176.90	173.80
C	50	125.20	129.50
C	51	126.20	130.50
C	52	165.80	162.90
C	53	154.10	151.40
C	54	128.80	126.50
C	55	158.10	155.30
C	56	159.90	157.10
C	57	118.70	122.70
C	58	142.20	139.70
C	61	119.50	130.50
C	62	173.70	170.60
C	63	157.30	154.50
C	64	119.30	120.20
C	65	176.50	173.40
C	66	105.10	103.20
C	68	173.00	169.90
C	69	182.40	179.20
C	71	150.80	152.00
C	72	125.00	122.80
C	73	133.50	131.10
C	74	195.00	191.60
C	75	136.20	133.80
C	76	119.60	117.50
C	77	156.70	153.90
C	78	121.20	119.10
C	79	184.20	180.90
C	80	162.80	159.90
C	81	176.50	173.40
C	82	167.60	164.60
C	83	144.40	141.80
C	84	126.80	124.60
C	85	140.20	137.70
C	87	165.40	162.50
C	88	127.00	124.80
C	90	177.70	174.60
C	91	161.60	158.70
C	92	151.20	148.50
C	93	118.10	125.40
C	94	135.30	132.90
C	95	183.30	180.10
C	96	135.10	132.70
C	97	130.30	128.00
C	98	200.10	196.60
C	99	168.30	165.30
C	100	147.20	144.60
C	101	228.90	224.90
C	102	176.40	173.30
C	103	193.70	190.30
C	104	181.10	177.90
C	105	125.10	122.90
C	106	142.20	139.70
C	107	164.90	162.00

*	Territory	New: Base Rate	Old: Base Rate
C	108	209.90	206.20
C	109	206.50	202.80
C	110	222.30	218.40
C	111	228.90	224.90
C	112	158.50	155.70
C	113	157.90	172.30
C	114	156.20	170.50
C	115	188.70	185.40
C	999	259.20	254.60

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA36: MDCL Base Rate **

Effective Date: MAR-22-2008

*	Territory	New: Base Rate	Old: Base Rate
C	25	175.50	167.80
C	35	189.20	180.90
C	38	209.10	199.90
C	39	199.20	190.40
C	44	190.90	182.50
C	47	209.50	200.30
C	50	181.30	173.30
C	51	182.80	174.80
C	52	185.10	177.00
C	53	181.30	173.30
C	54	187.10	178.90
C	55	201.40	192.50
C	56	195.50	186.90
C	57	180.40	172.50
C	58	171.10	163.60
C	61	175.90	168.20
C	62	208.30	199.10
C	63	184.70	176.60
C	64	178.20	170.40
C	65	189.00	180.70
C	66	190.60	182.20
C	68	178.60	170.70
C	69	193.70	185.20
C	71	174.10	179.90
C	72	179.00	171.10
C	73	173.90	166.30
C	74	208.30	199.10
C	75	187.30	179.10
C	76	172.20	164.60
C	77	196.60	188.00
C	78	209.30	200.10
C	79	217.40	207.80
C	80	173.30	165.70
C	81	187.90	179.60
C	82	175.40	167.70
C	83	192.90	184.40
C	84	195.80	187.20
C	85	172.30	164.70
C	87	189.10	180.80
C	88	194.30	185.80
C	90	238.70	228.20
C	91	179.40	180.50
C	92	172.70	165.10
C	93	179.30	171.40

*	Territory	New: Base Rate	Old: Base Rate
C	94	173.90	166.30
C	95	230.50	220.40
C	96	189.20	180.90
C	97	188.60	180.30
C	98	190.20	181.80
C	99	236.10	225.70
C	100	209.30	200.10
C	101	259.70	248.30
C	102	225.20	215.30
C	103	220.20	210.50
C	104	166.50	159.20
C	105	166.80	159.50
C	106	227.70	217.70
C	107	228.60	218.50
C	108	273.90	261.90
C	109	276.60	264.40
C	110	214.30	204.90
C	111	215.10	205.60
C	112	195.50	186.90
C	113	259.10	247.70
C	114	287.80	275.10
C	115	214.00	204.60
C	999	287.80	275.10

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TC11: COMP Vehicle Model Year Factor **

Effective Date: MAR-22-2008

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
C	2010	1.051	1.108
C	2009	1.026	1.081
C	2008	1.000	1.054
C	2007	0.974	1.027
C	2006	0.949	1.000
C	2005	0.923	0.973
C	2004	0.898	0.947
C	2003	0.873	0.920
C	2002	0.848	0.894
C	2001	0.823	0.867
C	2000	0.797	0.840
C	1999	0.771	0.813
C	1998	0.746	0.786
C	1997	0.720	0.759
C	1996	0.695	0.733
C	1995	0.669	0.705
C	1994	0.645	0.680
C	1993	0.619	0.652
C	1992	0.619	0.652
C	1991	0.619	0.652
C	1990	0.619	0.652
C	1989	0.619	0.652
C	1988	0.619	0.652
C	<1988	0.619	0.652

For model years not displayed in the rate manual, an additive factor of 0.026 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC12: COLL Vehicle Model Year Factor **

Effective Date: MAR-22-2008

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
C	2010	1.091	1.200
C	2009	1.045	1.150
C	2008	1.000	1.100
C	2007	0.955	1.050
C	2006	0.909	1.000
C	2005	0.864	0.950
C	2004	0.817	0.899
C	2003	0.772	0.849
C	2002	0.726	0.799
C	2001	0.680	0.748
C	2000	0.635	0.698
C	1999	0.588	0.647
C	1998	0.544	0.598
C	1997	0.498	0.548
C	1996	0.452	0.497
C	1995	0.406	0.447
C	1994	0.361	0.397
C	1993	0.344	0.378
C	1992	0.344	0.378
C	1991	0.344	0.378
C	1990	0.344	0.378
C	1989	0.344	0.378
C	1988	0.344	0.378
C	<1988	0.344	0.378

For model years not displayed in the rate manual, an additive factor of 0.045 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC13: BI Vehicle Model Year Factor **

Effective Date: MAR-22-2008

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
C	2010	1.025	1.052
C	2009	1.013	1.039
C	2008	1.000	1.026
C	2007	0.987	1.013
C	2006	0.975	1.000
C	2005	0.962	0.987
C	2004	0.950	0.975
C	2003	0.938	0.962
C	2002	0.925	0.949
C	2001	0.911	0.935
C	2000	0.899	0.922
C	1999	0.886	0.909
C	1998	0.873	0.896
C	1997	0.860	0.882
C	1996	0.847	0.869
C	1995	0.834	0.856
C	1994	0.822	0.843
C	1993	0.822	0.843
C	1992	0.822	0.843
C	1991	0.822	0.843
C	1990	0.822	0.843
C	1989	0.822	0.843
C	1988	0.822	0.843
C	<1988	0.822	0.843

For model years not displayed in the rate manual, an additive factor of 0.013 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC14: PD Vehicle Model Year Factor **

Effective Date: MAR-22-2008

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
C	2010	1.018	1.036
C	2009	1.009	1.027
C	2008	1.000	1.018
C	2007	0.991	1.009
C	2006	0.982	1.000
C	2005	0.973	0.991
C	2004	0.965	0.982
C	2003	0.956	0.973
C	2002	0.948	0.965
C	2001	0.939	0.956
C	2000	0.930	0.947
C	1999	0.922	0.939
C	1998	0.914	0.930
C	1997	0.904	0.920
C	1996	0.897	0.913
C	1995	0.888	0.904
C	1994	0.888	0.904
C	1993	0.888	0.904
C	1992	0.888	0.904
C	1991	0.888	0.904
C	1990	0.888	0.904
C	1989	0.888	0.904
C	1988	0.888	0.904
C	<1988	0.888	0.904

For model years not displayed in the rate manual, an additive factor of 0.009 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC15: MDCL Vehicle Model Year Factor **

Effective Date: MAR-22-2008

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
C	2010	1.044	1.092
C	2009	1.022	1.069
C	2008	1.000	1.046
C	2007	0.978	1.023
C	2006	0.956	1.000
C	2005	0.934	0.977
C	2004	0.912	0.954
C	2003	0.890	0.931
C	2002	0.869	0.909
C	2001	0.847	0.886
C	2000	0.826	0.864
C	1999	0.804	0.841
C	1998	0.782	0.818
C	1997	0.760	0.795
C	1996	0.738	0.772
C	1995	0.738	0.772
C	1994	0.738	0.772
C	1993	0.738	0.772
C	1992	0.738	0.772
C	1991	0.738	0.772
C	1990	0.738	0.772
C	1989	0.738	0.772
C	1988	0.738	0.772
C	<1988	0.738	0.772

For model years not displayed in the rate manual, an additive factor of 0.022 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TM06: PLCY Household Composition Factor **
Effective Date: MAR-22-2008

*	Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	New: Household Composition Factor	Old: Household Composition Factor
	BI, PD		1	<2	>24	0.98	0.98
	BI, PD	Applies	1	2	>24	0.95	0.95
	BI, PD	Applies	1	3	>24	0.91	0.91
	BI, PD	Applies	1	>3	>24	0.91	0.91
	BI, PD		2	<2	>24	1.01	1.01
	BI, PD	Applies	2	2	>24	0.98	0.98
	BI, PD	Applies	2	3	>24	0.95	0.95
	BI, PD	Applies	2	>3	>24	0.91	0.91
	BI, PD		3	<2	>24	1.01	1.01
	BI, PD	Applies	3	2	>24	1.02	1.02
	BI, PD	Applies	3	3	>24	0.98	0.98
	BI, PD	Applies	3	>3	>24	0.95	0.95
	BI, PD		>3	<2	>24	1.01	1.01
	BI, PD	Applies	>3	2	>24	1.02	1.02
	BI, PD	Applies	>3	3	>24	1.01	1.01
	BI, PD	Applies	>3	>3	>24	0.98	0.98
C	BI, PD		1	<2	<25	1.04	0.98
C	BI, PD	Applies	1	2	<25	0.99	0.95
C	BI, PD	Applies	1	3	<25	0.96	0.91
C	BI, PD	Applies	1	>3	<25	0.96	0.91
C	BI, PD		2	<2	<25	1.05	1.01
C	BI, PD	Applies	2	2	<25	1.04	0.98
C	BI, PD	Applies	2	3	<25	0.99	0.95
C	BI, PD	Applies	2	>3	<25	0.96	0.91
C	BI, PD		3	<2	<25	1.03	1.01
C	BI, PD	Applies	3	2	<25	1.05	1.02
C	BI, PD	Applies	3	3	<25	1.04	0.98
C	BI, PD	Applies	3	>3	<25	0.99	0.95
C	BI, PD		>3	<2	<25	1.03	1.01
C	BI, PD	Applies	>3	2	<25	1.04	1.02
C	BI, PD	Applies	>3	3	<25	1.05	1.01
C	BI, PD	Applies	>3	>3	<25	1.04	0.98
	COLL		1	<2	>24	0.97	0.97
	COLL	Applies	1	2	>24	0.97	0.97
	COLL	Applies	1	3	>24	0.97	0.97
	COLL	Applies	1	>3	>24	0.97	0.97
	COLL		2	<2	>24	0.97	0.97
	COLL	Applies	2	2	>24	0.97	0.97
	COLL	Applies	2	3	>24	0.97	0.97
	COLL	Applies	2	>3	>24	0.97	0.97
	COLL		3	<2	>24	0.97	0.97
	COLL	Applies	3	2	>24	0.97	0.97
	COLL	Applies	3	3	>24	0.97	0.97
	COLL	Applies	3	>3	>24	0.97	0.97
	COLL		>3	<2	>24	0.97	0.97
	COLL	Applies	>3	2	>24	0.97	0.97
	COLL	Applies	>3	3	>24	0.97	0.97
	COLL	Applies	>3	>3	>24	0.97	0.97
C	COLL		1	<2	<25	1.04	0.97
C	COLL	Applies	1	2	<25	1.04	0.97
C	COLL	Applies	1	3	<25	1.04	0.97
C	COLL	Applies	1	>3	<25	1.04	0.97
C	COLL		2	<2	<25	1.04	0.97
C	COLL	Applies	2	2	<25	1.04	0.97
C	COLL	Applies	2	3	<25	1.04	0.97

*	Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	New: Household Composition Factor	Old: Household Composition Factor
C	COLL	Applies	2	>3	<25	1.04	0.97
C	COLL		3	<2	<25	1.04	0.97
C	COLL	Applies	3	2	<25	1.04	0.97
C	COLL	Applies	3	3	<25	1.04	0.97
C	COLL	Applies	3	>3	<25	1.04	0.97
C	COLL		>3	<2	<25	1.04	0.97
C	COLL	Applies	>3	2	<25	1.04	0.97
C	COLL	Applies	>3	3	<25	1.04	0.97
C	COLL	Applies	>3	>3	<25	1.04	0.97
	COMP		1	<2	>24	0.97	0.97
	COMP	Applies	1	2	>24	1.02	1.02
	COMP	Applies	1	3	>24	1.02	1.02
	COMP	Applies	1	>3	>24	1.02	1.02
	COMP		2	<2	>24	0.95	0.95
	COMP	Applies	2	2	>24	0.97	0.97
	COMP	Applies	2	3	>24	1.02	1.02
	COMP	Applies	2	>3	>24	1.02	1.02
	COMP		3	<2	>24	0.95	0.95
	COMP	Applies	3	2	>24	0.95	0.95
	COMP	Applies	3	3	>24	0.97	0.97
	COMP	Applies	3	>3	>24	1.02	1.02
	COMP		>3	<2	>24	0.95	0.95
	COMP	Applies	>3	2	>24	0.95	0.95
	COMP	Applies	>3	3	>24	0.95	0.95
	COMP	Applies	>3	>3	>24	0.97	0.97
C	COMP		1	<2	<25	1.00	0.97
C	COMP	Applies	1	2	<25	1.05	1.02
C	COMP	Applies	1	3	<25	1.10	1.02
C	COMP	Applies	1	>3	<25	1.10	1.02
C	COMP		2	<2	<25	0.98	0.95
C	COMP	Applies	2	2	<25	1.00	0.97
C	COMP	Applies	2	3	<25	1.05	1.02
C	COMP	Applies	2	>3	<25	1.10	1.02
	COMP		3	<2	<25	0.95	0.95
C	COMP	Applies	3	2	<25	0.98	0.95
C	COMP	Applies	3	3	<25	1.00	0.97
C	COMP	Applies	3	>3	<25	1.05	1.02
	COMP		>3	<2	<25	0.95	0.95
	COMP	Applies	>3	2	<25	0.95	0.95
C	COMP	Applies	>3	3	<25	0.98	0.95
C	COMP	Applies	>3	>3	<25	1.00	0.97
	MDCL		1	<2	>24	0.99	0.99
	MDCL	Applies	1	2	>24	0.91	0.91
	MDCL	Applies	1	3	>24	0.84	0.84
	MDCL	Applies	1	>3	>24	0.84	0.84
	MDCL		2	<2	>24	1.09	1.09
	MDCL	Applies	2	2	>24	0.99	0.99
	MDCL	Applies	2	3	>24	0.91	0.91
	MDCL	Applies	2	>3	>24	0.84	0.84
	MDCL		3	<2	>24	1.19	1.19
	MDCL	Applies	3	2	>24	1.09	1.09
	MDCL	Applies	3	3	>24	1.09	1.09
	MDCL	Applies	3	>3	>24	0.91	0.91
	MDCL		>3	<2	>24	1.19	1.19
	MDCL	Applies	>3	2	>24	1.14	1.14
	MDCL	Applies	>3	3	>24	1.14	1.14

*	Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	New: Household Composition Factor	Old: Household Composition Factor
	MDCL	Applies	>3	>3	>24	1.09	1.09
C	MDCL		1	<2	<25	1.05	0.99
C	MDCL	Applies	1	2	<25	0.96	0.91
C	MDCL	Applies	1	3	<25	0.90	0.84
C	MDCL	Applies	1	>3	<25	0.90	0.84
C	MDCL		2	<2	<25	1.12	1.09
C	MDCL	Applies	2	2	<25	1.05	0.99
C	MDCL	Applies	2	3	<25	0.96	0.91
C	MDCL	Applies	2	>3	<25	0.90	0.84
C	MDCL		3	<2	<25	1.20	1.19
C	MDCL	Applies	3	2	<25	1.12	1.09
C	MDCL	Applies	3	3	<25	1.10	1.09
C	MDCL	Applies	3	>3	<25	0.96	0.91
C	MDCL		>3	<2	<25	1.20	1.19
C	MDCL	Applies	>3	2	<25	1.15	1.14
C	MDCL	Applies	>3	3	<25	1.15	1.14
C	MDCL	Applies	>3	>3	<25	1.12	1.09
	BI, PD	Does Not Apply	1	2	>24	0.98	0.98
	BI, PD	Does Not Apply	1	3	>24	0.98	0.98
	BI, PD	Does Not Apply	1	>3	>24	0.98	0.98
	BI, PD	Does Not Apply	2	2	>24	1.01	1.01
	BI, PD	Does Not Apply	2	3	>24	1.01	1.01
	BI, PD	Does Not Apply	2	>3	>24	1.01	1.01
	BI, PD	Does Not Apply	3	2	>24	1.01	1.01
	BI, PD	Does Not Apply	3	3	>24	1.01	1.01
	BI, PD	Does Not Apply	3	>3	>24	1.01	1.01
	BI, PD	Does Not Apply	>3	2	>24	1.01	1.01
	BI, PD	Does Not Apply	>3	3	>24	1.01	1.01
	BI, PD	Does Not Apply	>3	>3	>24	1.01	1.01
C	BI, PD	Does Not Apply	1	2	<25	1.02	0.98
C	BI, PD	Does Not Apply	1	3	<25	1.03	0.98
C	BI, PD	Does Not Apply	1	>3	<25	1.03	0.98
C	BI, PD	Does Not Apply	2	2	<25	1.07	1.01
C	BI, PD	Does Not Apply	2	3	<25	1.05	1.01
C	BI, PD	Does Not Apply	2	>3	<25	1.07	1.01
C	BI, PD	Does Not Apply	3	2	<25	1.04	1.01
C	BI, PD	Does Not Apply	3	3	<25	1.07	1.01
C	BI, PD	Does Not Apply	3	>3	<25	1.05	1.01
C	BI, PD	Does Not Apply	>3	2	<25	1.03	1.01

*	Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	New: Household Composition Factor	Old: Household Composition Factor
C	BI, PD	Does Not Apply	>3	3	<25	1.05	1.01
C	BI, PD	Does Not Apply	>3	>3	<25	1.07	1.01
	COLL	Does Not Apply	1	2	>24	0.97	0.97
	COLL	Does Not Apply	1	3	>24	0.97	0.97
	COLL	Does Not Apply	1	>3	>24	0.97	0.97
	COLL	Does Not Apply	2	2	>24	0.97	0.97
	COLL	Does Not Apply	2	3	>24	0.97	0.97
	COLL	Does Not Apply	2	>3	>24	0.97	0.97
	COLL	Does Not Apply	3	2	>24	0.97	0.97
	COLL	Does Not Apply	3	3	>24	0.97	0.97
	COLL	Does Not Apply	3	>3	>24	0.97	0.97
	COLL	Does Not Apply	>3	2	>24	0.97	0.97
	COLL	Does Not Apply	>3	3	>24	0.97	0.97
	COLL	Does Not Apply	>3	>3	>24	0.97	0.97
C	COLL	Does Not Apply	1	2	<25	1.04	0.97
C	COLL	Does Not Apply	1	3	<25	1.04	0.97
C	COLL	Does Not Apply	1	>3	<25	1.04	0.97
C	COLL	Does Not Apply	2	2	<25	1.04	0.97
C	COLL	Does Not Apply	2	3	<25	1.04	0.97
C	COLL	Does Not Apply	2	>3	<25	1.04	0.97
C	COLL	Does Not Apply	3	2	<25	1.04	0.97
C	COLL	Does Not Apply	3	3	<25	1.04	0.97
C	COLL	Does Not Apply	3	>3	<25	1.04	0.97
C	COLL	Does Not Apply	>3	2	<25	1.04	0.97
C	COLL	Does Not Apply	>3	3	<25	1.04	0.97
C	COLL	Does Not Apply	>3	>3	<25	1.04	0.97
	COMP	Does Not Apply	1	2	>24	0.97	0.97
	COMP	Does Not Apply	1	3	>24	0.97	0.97
	COMP	Does Not Apply	1	>3	>24	0.97	0.97
	COMP	Does Not Apply	2	2	>24	0.95	0.95
	COMP	Does Not Apply	2	3	>24	0.95	0.95

*	Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	New: Household Composition Factor	Old: Household Composition Factor
	COMP	Does Not Apply	2	>3	>24	0.95	0.95
	COMP	Does Not Apply	3	2	>24	0.95	0.95
	COMP	Does Not Apply	3	3	>24	0.95	0.95
	COMP	Does Not Apply	3	>3	>24	0.95	0.95
	COMP	Does Not Apply	>3	2	>24	0.95	0.95
	COMP	Does Not Apply	>3	3	>24	0.95	0.95
	COMP	Does Not Apply	>3	>3	>24	0.95	0.95
C	COMP	Does Not Apply	1	2	<25	1.00	0.97
C	COMP	Does Not Apply	1	3	<25	1.05	0.97
C	COMP	Does Not Apply	1	>3	<25	1.05	0.97
C	COMP	Does Not Apply	2	2	<25	0.98	0.95
C	COMP	Does Not Apply	2	3	<25	0.98	0.95
C	COMP	Does Not Apply	2	>3	<25	1.02	0.95
C	COMP	Does Not Apply	3	2	<25	0.98	0.95
C	COMP	Does Not Apply	3	3	<25	0.98	0.95
C	COMP	Does Not Apply	3	>3	<25	0.98	0.95
	COMP	Does Not Apply	>3	2	<25	0.95	0.95
C	COMP	Does Not Apply	>3	3	<25	0.98	0.95
C	COMP	Does Not Apply	>3	>3	<25	0.98	0.95
	MDCL	Does Not Apply	1	2	>24	0.99	0.99
	MDCL	Does Not Apply	1	3	>24	0.99	0.99
	MDCL	Does Not Apply	1	>3	>24	0.99	0.99
	MDCL	Does Not Apply	2	2	>24	1.09	1.09
	MDCL	Does Not Apply	2	3	>24	1.09	1.09
	MDCL	Does Not Apply	2	>3	>24	1.09	1.09
	MDCL	Does Not Apply	3	2	>24	1.19	1.19
	MDCL	Does Not Apply	3	3	>24	1.19	1.19
	MDCL	Does Not Apply	3	>3	>24	1.19	1.19
	MDCL	Does Not Apply	>3	2	>24	1.19	1.19
	MDCL	Does Not Apply	>3	3	>24	1.19	1.19
	MDCL	Does Not Apply	>3	>3	>24	1.19	1.19

*	Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	New: Household Composition Factor	Old: Household Composition Factor
C	MDCL	Does Not Apply	1	2	<25	1.04	0.99
C	MDCL	Does Not Apply	1	3	<25	1.06	0.99
C	MDCL	Does Not Apply	1	>3	<25	1.06	0.99
C	MDCL	Does Not Apply	2	2	<25	1.16	1.09
C	MDCL	Does Not Apply	2	3	<25	1.15	1.09
C	MDCL	Does Not Apply	2	>3	<25	1.17	1.09
C	MDCL	Does Not Apply	3	2	<25	1.22	1.19
C	MDCL	Does Not Apply	3	3	<25	1.20	1.19
C	MDCL	Does Not Apply	3	>3	<25	1.26	1.19
C	MDCL	Does Not Apply	>3	2	<25	1.20	1.19
C	MDCL	Does Not Apply	>3	3	<25	1.20	1.19
C	MDCL	Does Not Apply	>3	>3	<25	1.22	1.19

ARKANSAS NONSTANDARD AUTOMOBILE RATING MANUAL

NATIONWIDE ASSURANCE COMPANY

Effective – March 22, 2008

Deleted: August 15, 2007

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INTRODUCTION

The following provides a brief summary of the layout and content of the Private Passenger Automobile Rate Manual:

DEFINITIONS

This section includes the definitions of key terms and designations used throughout this manual.

PREMIUM MODIFICATION RULES

This section provides the eligibility requirements for selected premium discounts and surcharges including any restrictions, conditions and limitations. The actual discount and surcharge percentages/amounts are included in "Rating Charts" section (refer to the "Rating Calculations" section to determine applicable "Rating Chart").

AVERAGE DRIVER CLASS FACTOR

This section provides the Driver Classification Definitions as well as the eligibility requirements for the various components of this rating feature. Also included are any restrictions, conditions and limitations regarding the application of these components. The actual rate factors, discounts and surcharge percentages/amounts are included in "Rating Charts" section (refer to the "Rating Calculations" section to determine applicable "Rating Chart").

RATING TERRITORY SCHEDULE

This determines the applicable rating territory for vehicle/risk being insured.

This section includes any eligibility requirements as well as any restrictions, conditions and limitations with respect to these coverages.

MISCELLANEOUS VEHICLES

This section includes any special rating rules and/or exceptions that may be applicable for these vehicles.

MISCELLANEOUS RISKS

This section includes any special rating rules and/or exceptions that may be applicable for these risks.

GENERAL RULES

This section includes rules pertaining to Policy Terms, Premium Adjustments, Cancellations, Financial Responsibility Certificates, Payment Options, and the Pro rate and Short rate Tables.

QUICK REFERENCE/RATING CALCULATIONS

For each vehicle type or miscellaneous risk, the "Quick Reference" provides a summary of the coverages available for the vehicle/risk and provides a high-level overview of the calculations used to determine the coverage premium for a given vehicle/risk. The "Calculations" section for each vehicle type/risk provides a detailed description of how to determine the premium charge for the various coverages. This section also includes the appropriate reference to the applicable "Rating Chart" that includes the various base rates, rate factors, discounts and surcharge percentages/amounts for the various components of the rating plan.

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RATING CHARTS

This section includes the values for the various components of the rating plan including base rates, rate factors, discounts and surcharge percentages/amounts. Refer to the “Calculations” sections to determine the applicable “Rating Chart” for a given step in the development of the coverage premium for a particular vehicle/risk.

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DEFINITIONS

GENERAL DEFINITIONS

The following vehicle types are eligible to be written on a Nationwide personal auto policy:

A **Private Passenger Automobile**, defined as:

1. A four-wheel motor vehicle of the private passenger or station wagon type.

2. A van or pickup truck used solely for:

   a. Pleasure, OR

   b. Driving to and from a primary place of employment, OR

   c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples, OR

   d. Incidental hauling of:

      (1) Equipment, OR

      (2) Merchandise, OR

      (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

Nationwide Companies include the following: Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, Colonial County Mutual Insurance Company, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Allied Property and Casualty Insurance Company, AMCO Insurance Company, Depositors Insurance Company, and Nationwide Assurance Company.

New Business Rating refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business."

A **Motor Home** is a self-propelled land vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

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A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

A **Motorcycle** is defined to include: (1) a motorcycle; (2) a motor scooter; (3) a motorized bicycle; (4) a moped; (5) a trail bike over 350 cc; and (6) other similar motorized vehicles.

A **Recreational Vehicle** is defined as a land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. This includes unregistered trail bikes up to 350cc. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

The following **Miscellaneous Risks** may also be written on a Nationwide auto policy:

A **Named Non-Owner** policy is written for any person not owning a private passenger or commercial automobile, who otherwise meets the qualifications for an auto policy with Nationwide. Coverage is excess over other insurance available to the Policyholder.

The following **Definitions** apply to the following terms used throughout this manual:

Household includes all individuals residing at the Named Insured's address.

Resident Relative includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A Resident Relative may live temporarily outside of the household.

Nationwide Exclusive Agency means an agency licensed to write insurance exclusively for the Nationwide Insurance Companies.

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

PPA	Private Passenger Automobile
MH	Motor Homes
SV	Supplemental Vehicles including Trailers and Truck Campers
TT	Travel Trailer
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
AC—Reg.	Antique and Classic Automobiles — Regular Use
AC—Res.	Antique and Classic Automobiles — Restricted Use
MC	Motorcycles
RV	Recreational Vehicles
NNO	Named Non-Owner Policy Risk

COVERAGE DESIGNATIONS

The following coverages are referenced within this manual using the following designations:

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists — Bodily Injury
UM	Uninsured Motorists Coverage
UIM	Underinsured Motorists Coverage
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
PE	Contents/Personal Effects
SE	Additional Coverage for Special Equipment

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PREMIUM MODIFICATION RULES

MATRIX TIER FACTOR
Eff. 3/15/07

Based on a combination of prior insurance status, prior BI limits, multi-product applicability, and the number of vehicles insured with Nationwide, the otherwise applicable premium shall be reduced.

The following rules are applicable:

New Business Rules

1. Policies will be assigned to one of three "prior insurance" categories: no prior insurance, 6-months continuous coverage with a 1-30 day lapse, or 6-months continuous coverage without a lapse.

2. Policies will be assigned to a "prior BI limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

3. To be considered as "multi-product" within the Matrix, the Named Insured must also be the Named Insured under a Nationwide Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy. It will also be considered "multi-product" if a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency. If the Named Insured is not the Named Insured on another Nationwide policy, but owns and occupies a single-, two-, three-, or four-family dwelling, a condominium, or a mobile home, then the Insured would also be considered "multi-product."

4. If the total number of vehicles insured by Nationwide Assurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

Renewal Business Rules

1. Policies will be considered for re-tiering every two years of consecutive lapse-free coverage. A customer's tier will only improve. A policy may be re-tiered if the following criteria are met:

   a. No accidents or violations in the last two years.

   b. No NSF (non-sufficient fund) checks in the last two years.

Changes

1. Policies may move within sub-tiers as certain policy conditions change (for example, A1 to A2 or E4 to E3):

   a. If the Insured adds a vehicle and now qualifies for a "multi-vehicle" sub-tier, OR

   b. If the Insured deletes a vehicle and no longer qualifies for a "multi-vehicle" sub-tier, OR

   c. If the Insured purchases another product or deletes a policy which changes their qualification for a "multi-product" sub-tier.

Rating Chart

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OEM LOSS SETTLEMENT ENDORSEMENT

The Policyholder may elect to modify a vehicle's Loss Settlement provisions for physical damage coverage such that, whenever available, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If new OEM parts are out of production or not available, the Company will reimburse the Policyholder for the difference in price between the new OEM part and the part that the Policyholder authorizes for the repair (if such parts are less expensive). If the price of a new OEM part is no longer available, the Company will pay the price of the most comparable part available.

If this endorsement is added to a vehicle, the otherwise applicable premium for COMP and COLL shall be increased.

If this endorsement is desired and both COMP and COLL coverages are present on a vehicle, then this endorsement must be applied to both coverages.

This endorsement may be added to private passenger automobiles only if such automobiles are less than 10 years old. If the vehicle has been customized in any manner, this endorsement may not be added (see RS — 2 for a description of the term "customization").

The current model year changes effective October 1st of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2002, model year 2003 will be "current" and model year 2002 will be one year old).

Note: The OEM Loss Settlement Endorsement will not be available if SE coverage is also purchased.

COMP Rating Chart

COLL Rating Chart

NEW VEHICLE DISCOUNT
Eff. 9-15-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The model year changes effective October 1 of each calendar year, regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2005, model year 2006 will be "current" and model year 2005 will be one year old).

BI Rating Chart

PD Rating Chart

ME Rating Chart

COMP Rating Chart

COLL Rating Chart

VEHICLE USE

The following describes the various vehicle use classifications:

Pleasure Use — The automobile's use is not otherwise classified as "Farm Use," "Business Use," or "Work Use."

Work Use — The automobile is driven to and from work or school and includes:

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1. Driving part way such as to terminal points of public transportation, OR

2. Use of automobile in a car-pool or other "share-the-ride" arrangement.

Farm Use — The automobile is used for pleasure or for business incidental to the operation or maintenance of the Policyholder's farm. The Policyholder must:

1. Live on a farm of five acres or more, AND

2. Own, rent or operate one or more farms, AND

3. Be engaged in farming only.

Exceptions —

a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use."

b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use."

Business Use — The automobile is used in the occupation, profession, or business of the Policyholder or by any other person operating the automobile.

Exceptions —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as "Pleasure," "Work," or "Farm Use."

2. An automobile owned by a member of the clergy is not considered as used for business.

Rating Chart

HOUSEHOLD COMPOSITION FACTOR**
Eff. 3-22-08

Deleted: *9-15-05*

Based on the combination of the number of household drivers, household vehicles, and the age of the youngest household driver, the otherwise applicable premiums shall be adjusted by the appropriate factors.

The following rules are applicable:

1. Vehicles within the household insured by Nationwide Assurance Company will be considered in the household vehicle count, subject to a maximum count of four household vehicles. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

2. Rated drivers insured by Nationwide Assurance Company and who otherwise meet the definition of members of the household will be considered in the household driver count, subject to a maximum count of four household drivers. Only drivers rated as principal or occasional on one or more Nationwide policies are to be considered when determining the number of drivers insured by Nationwide. Individual operators listed on multiple Nationwide policies are only to be counted once.

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3. If any household member eligible from the previous rule is under the age of 25, Household Composition factors will be selected from the table labeled "Youth". Households with no members under the age of 25 will be assigned factors from the table labeled "Adult". For purposes of this rule, "age" means the age that has been or will be attained within the current calendar year.

4. A distinct factor will be selected for each coverage to which Household Composition applies, based upon the number of household vehicles, household drivers and the presence of one or more operators under the age of 25 as defined by the previous three rules.

Rating Chart**

LAPSE 1-30 DAY SURCHARGE

A surcharge will apply to policies in Tier A or B of the Matrix that lapse for less than 31 days. The surcharge shall apply for two years of consecutive lapse-free coverage. Policies that lapse over 30 days will be treated as new business.

Rating Chart

ADVANCE QUOTE DISCOUNT
Eff. 9/15/06

This discount applies to new business policies effective on or after September 15, 2006 if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. Existing Nationwide insureds are not eligible for the discount, nor are any policyholders with a lapse in insurance.

The Advance Quote Discount is applicable to the following coverages: BI, PD, ME, COMP, and COLL.

The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

A discount in the otherwise applicable premium is applicable for any vehicle equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

Rating Chart

HOME AND CAR DISCOUNT

If the Named Insured is also the Named Insured under a Nationwide Mutual Fire Insurance Company Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy, the otherwise applicable premium shall be reduced.

Rating Chart

AUTO FINANCIAL DISCOUNT

If the policy does not qualify for the Home and Car Discount, but a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency, the applicable premium shall be reduced.

Rating Chart

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INELIGIBLE RISK SURCHARGE

Ineligible risks identified or endorsed on an existing policy beyond the discovery period will be surcharged and the policy will be non-renewed.

Rating Chart

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AVERAGE DRIVER CLASS FACTOR

An Average Driver Factor is used in determining the rate per vehicle. The maximum number of drivers to be averaged will be limited to the number of vehicles. Drivers are ranked based on BI factor for driver class, merit rating points, financial responsibility, driver discounts, and driver surcharges. The highest ranked driver(s) that equal the number of vehicles are included in the determination of the Average Driver Factor.

Examples:

- If there are two or more drivers and only one vehicle, the highest ranked driver is rated with the vehicle.
- If there are three or more drivers and two vehicles, only the two highest ranked drivers are averaged and so on.

Limiting the number of drivers to the number of vehicles, determine the applicable driver(s) to be included in the determination of the Averaged Driver Factor. The drivers with the highest BI Driver Factor after applying the Merit Rating Rate Factor, Accident Free discount (if applicable), Unverifiable Driving Record Surcharge (if applicable), Financial Responsibility Rate Factor, and Accident Prevention Course Discount (if applicable) will be included in the determination of the Average Driver Factor.

Add the applicable Driver Factor for applicable drivers and divide this sum by the number of rated drivers assigned to the Average Driver Factor.

Every time a driver is added or deleted and/or a vehicle is added or deleted, the Average Driver Factor will be recalculated.

DRIVER CLASSIFICATION — Definitions

1. "Married" means a married person living with his or her spouse.

   Also, an unmarried operator who is a resident student at school, college or educational institution over 100 miles away from the place of principal garaging of the automobile may be rated as if the operator were "married". NOTE – Such an operator must not have access to the vehicle while away at school.

2. "Age" means the age that has been or will be attained within the current calendar year.

   No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

3. The "Good Student" classification is applicable provided:

   a. The owner or operator is between the ages of 16 and 25 and a full-time high school student or enrolled as a full-time student in a college or university, AND

   b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements for the immediately preceding school semester or quarter (or comparable period):

      (1) Ranked among the upper 20 percent of the class scholastically, OR

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(2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR

(3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR

(4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:

(1) Graduated from a four-year college, AND

(2) Met the qualification requirements as shown above under (b.) based on their last semester's or quarter's scholastic record, AND

(3) Been insured with Nationwide for at least one year prior to the policy's renewal date following graduation.

d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

DRIVER CLASSIFICATION — Factors
Eff. 9/15/06

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

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MERIT RATING PLAN FACTOR

The Merit Rating Plan is designed to offer insurance to all drivers regardless of their accident and violation history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.

Renewal Rating — 35 months ending 45 days prior to each semi-annual due date of the policy.

B. APPLICATION OF SURCHARGES

Surcharges, as determined below, are always associated with the driver involved in the violation and/or accident. The surcharges corresponding to the total experience of the driver are applied to that driver only.

For the purpose of merit rating, the following rules govern the application of the drivers' experience.

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.

2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:

   a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR

   b. Failure to submit to a chemical test, OR

   c. Failure to stop and report when involved in an accident, OR

   d. Falsification of an accident report, OR

   e. Homicide or assault arising out of the operation of a motor vehicle, OR

   f. Driving without a valid license or while license is suspended or revoked, OR

   g. Permitting unlicensed person to operate a motor vehicle, OR

   h. Committing a felony with a motor vehicle, OR

   i. Involved in racing or a highway speed contest, OR

   j. Speeding in excess of 30 miles per hour over the speed limit, OR

   k. Fleeing or attempting to elude a police officer with an auto, OR

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l. Reckless operation of a motor vehicle, OR

m. Misrepresenting, loaning or falsification of a driver's license, license plate, or registration, OR

n. Operating a motor vehicle without owner's permission, OR

o. Illegal transportation of hazardous materials or explosives, OR

p. Illegal transportation of liquor or narcotics for sale, OR

q. Passing a stopped school bus, OR

r. Operating or permitting operation of an uninsured motor vehicle, OR

s. Other serious violations.

2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.

2. Chargeable Accident Definition.

New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in BI or death (excluding UM).

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period.

An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $1, or in bodily injury or death (excluding UM).

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

a. Lawfully parked, OR

b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR

c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

d. Hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours, OR

e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR

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f. Involved in an accident resulting in damage by contact with animals or fowl, OR

g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR

h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR

i. Involved in an accident in which the responsible party was protected by sovereign immunity.

Payments under the COLL coverage will not be chargeable if there are valid grounds for subrogation.

C. FIRST SEAT BELT VIOLATION FORGIVENESS

The first incident of a seat belt violation will always be waived for a driver. Each subsequent seat belt violation for a driver in the 35-month experience period will be considered a minor violation. A driver must be free of seat belt violations for 35 months to become eligible to have a subsequent seat belt violation waived under this rule.

D. MINOR AND MAJOR VIOLATION SURCHARGE

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, the accident surcharge shall be applied for the remainder of the minor violation surcharge period and the minor violation surcharge, if applicable, will be removed.

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

MINOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	1
2	4
3	7
4	10
Each Additional	+5

Once points have been assigned as a result of a minor violation, they will continue to be assigned for the remainder of the 35-month experience period.

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MAJOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	5
2	20
Each Additional	+15

DRIVING WHILE INTOXICATED (DWI) VIOLATON POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	3
2	7
Each Additional	+3

Violation surcharges decrease as the time since the latest violation increases. The "time since the latest violation" is defined to be the number of months between the date of the most recent chargeable violation and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

The appropriate surcharge is based on the number of total points accumulated during the experience period and the "time since the latest violation".

Applicable Additive Violation Surcharges

E. ACCIDENT SURCHARGE

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, the accident surcharge shall be applied for the remainder of the minor violation surcharge period and the minor violation surcharge, if applicable, will be removed.

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

Accident surcharges decrease as the time since the latest chargeable accident increases. The "time since the latest chargeable accident" is defined to be the number of months between the chargeability date of the most recent chargeable accident and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

Applicable Additive Accident Surcharges

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F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

   Once an insured driver is deleted from a policy, the driver and accident and violation experience of that driver is eliminated. The average driver class factor is recalculated, effective the date the driver is deleted, based on the remaining drivers.

2. Addition of Driver

   Once a driver is added to the policy, the driver along with his or her driving record experience will be used in the calculation of the average driver class factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

G. CHANGES IN DRIVING EXPERIENCE

Changes in driving experience will be made at the next renewal date. No changes are made for the purpose of shortening the surcharge period otherwise applicable under the plan.

ACCIDENT FREE DISCOUNT
Eff. 3-15-05

The applicable driver rate factor will be reduced if the driver meets the following conditions:

1. Driver has five years or more driving experience, AND
2. Driver is NOT receiving the "Unverifiable Driving Record Surcharge, AND
3. Driver is free from major and DUI violations for the most recent five years, AND
4. Driver has no lapse in coverage in the past year or continuous coverage for 6 months of new business, AND
5. Driver is free of chargeable accidents for the most recent five years.*

*Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date.

Rating Chart

UNVERIFIABLE DRIVER RECORD SURCHARGE

If the licensed operator age 19 or older is unable to provide a U.S. driver license number for which a current Motor Vehicle Report (MVR) can be obtained, the applicable driver rate factor shall be increased.

Rating Chart

FINANCIAL RESPONSIBILITY RATE FACTOR
Eff. 9/15/06

The Financial Responsibility rate factor will be applied to the policy based on Nationwide's Proprietary Credit Scoring Model. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility Rate Factor.

Rating Chart

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New Business Scoring

The following rules (in order of precedence) are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.

Terms

No-Hit—no credit report is available from the selected vendor.

Renewal Scoring

The following rules are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.

5. On policies where at least one driver is an exclusion and no driver has a credit score, the exclusion financial responsibility class shall be assigned to all drivers on the policy.

6. Policies may move up or down only one credit class per year, subject to the following credit reclassification rules:

   Move policies to a better credit class upon renewal if:

   a. It is the annual renewal date for the policy, AND

   b. The policy satisfies the requirements of the better credit class, AND

   c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 12 months.

   Move policies to a worse credit class upon renewal if:

   a. It is the annual renewal date of the policy, AND

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b. The policy satisfies the requirements of the worse credit class, AND

c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 12 months.

Renewal Scoring Exception

Policies where all drivers were prior “no-hits” or exclusions are subject to the New Business Scoring Rules above.

Terms

No-hit — no credit report is available from the selected vendor.

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply.

If the policy is currently rated in either the exclusion or no-hit financial responsibility class:

1. A credit report shall be ordered for the added driver.

2. Apply the New Business Scoring Rules.

OR

If the policy’s credit class is based on a scored credit report:

1. Do not order a credit report on the added driver at the time of the change.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

When a driver is deleted from a policy at any time other than the annual renewal date of the policy, the following rules apply.

1. The policy retains the current credit class.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

SPIN-OFF POLICIES

Any time a new policy must be set up for an existing customer of a Nationwide Company, a new credit class must be established using the rules outlined in the New Business Scoring portion of the Financial Responsibility Rate Factor section of this rating manual.

ACCIDENT PREVENTION COURSE DISCOUNT

The otherwise applicable driver factor shall be reduced for individuals 55 years of age or over, if

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Department of Motor Vehicles, taught by an approved instructor, AND
2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception or renewal date of the policy term to which

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this rule applies. The certificate is valid for three years following the dated of the course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**

Eff. 3-22-08

Deleted: *8-15-07*

Please refer to the Rating Charts portion of this manual.

BI Base Rates**

PD Base Rates**

ME Base Rates**

COMP Base Rates**

COLL Base Rates**

EXPENSE FEES

Eff. 3-15-06

Please refer to the Rating Charts portion of this manual.

Rating Chart

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbol

PD Rate Symbol

ME Rate Symbol

COMP Rate Symbol

COLL Rate Symbol

MODEL YEAR FACTORS**

Eff. 3-22-08

Deleted: *8-15-07*

Please refer to the Rating Charts portion of this manual.

BI Model Year Factors**

PD Model Year Factors**

ME Model Year Factors**

COMP Model Year Factors**

COLL Model Year Factors**

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OTHER LIMITS AND DEDUCTIBLES
Eff. 9-15-05

BI Limits

PD Limits

ME Limits

COMP Deductible

COLL Deductible

RATING TABLES
Eff. 9-15-05

BI Increased Limits Table

PD Increased Limits Table

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TERRITORY

Eff. 3/15/07

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.

RATING TERRITORY SCHEDULE

County Number	County Name	Zip Code	Territory
1	Arkansas	Zip: 72003, 72026, 72038, 72042, 72048, 72055, 72073, 72140, 72166	63
		Zip: 72160	84
		Remainder of County……	96
2	Ashley	ASHLEY - Entire County……..	51
3	Baxter	Zip: 72519, 72531, 72537, 72538, 72544, 72617, 72623, 72626, 72635, 72642, 72651, 72658	64
		Zip: 72653	93
		Remainder of County……	97
4	Benton	Zip: 72768	71
		Zip: 72632, 72704, 72712, 72714, 72715, 72718, 72719, 72722, 72732, 72734, 72736, 72738, 72739, 72745, 72747, 72751, 72756, 72758, 72761, 72762, 72764	82
		Remainder of County……	104
5	Boone	BOONE - Entire County……	57
6	Bradley	BRADLEY - Entire County……..	50
7	Calhoun	CALHOUN - Entire County……..	50
8	Carroll	CARROLL - Entire County……	57
9	Chicot	CHICOT - Entire County……...	51
10	Clark	CLARK - Entire County……...	50
11	Clay	CLAY - Entire County……..	55
12	Cleburne	Zip: 72067, 72121, 72130, 72131, 72137, 72179, 72523, 72530, 72534, 72543, 72546, 72550, 72581	63
		Zip: 72153	64
		Zip: 72088, 72044	92
		Remainder of County……	96
13	Cleveland	CLEVELAND - Entire County……	51
14	Columbia	COLUMBIA - Entire County……	50
15	Conway	CONWAY - Entire County……	57
16	Craighead	CRAIGHEAD - Entire County……	55
17	Crawford	Zip: 72932, 72934, 72946, 72948, 72952, 72955, 72956, 72959	71
		Zip: 72921, 72947	91
		Remainder of County……	104
18	Crittenden	Zip: 72327, 72339, 72348, 72364, 72376, 72384, 72386	62

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		Zip: 72301	74
		Zip: 72331	83
		Remainder of County…….	95
19	Cross	Zip: 72101, 72324, 72326, 72347, 72373, 72396	55
		Zip: 72331	83
		Remainder of County……..	55
20	Dallas	DALLAS - Entire County…….	50
21	Desha	DESHA - Entire County……..	51
22	Drew	DREW - Entire County…….	51
23	Faulkner	Zip: 72023, 72035, 72039, 72047, 72058, 72076, 72106, 72111, 72113, 72120, 72131, 72173, 72199	68
		Zip: 72032, 72034	80
		Remainder of County…….	102
24	Franklin	FRANKLIN - Entire County……...	57
25	Fulton	FULTON - Entire County…….	54
26	Garland	Zip: 71909, 71949, 71956, 71957, 71968	35
		Zip: 71901, 72087	65
		Remainder of County…….	98
27	Grant	Zip: 71603, 72057, 72084, 72132, 72167	69
		Zip: 71602, 72015, 72019, 72128, 72129, 72150	81
		Zip: 72065	115
		Remainder of County…….	103
28	Greene	GREENE - Entire County…….	55
29	Hempstead	HEMPSTEAD - Entire County……..	50
30	Hot Spring	Zip: 71923	50
		Zip: 71941, 71942	50
		Remainder of County…….	53
31	Howard	HOWARD - Entire County…….	50
32	Independence	Zip: 72501, 72527, 72534, 72550, 72568, 72579	63
		Zip: 72165, 72522, 72524, 72562, 72564, 72571	75
		Zip: 72020	75
		Remainder of County……...	96
33	Izard	IZARD - Entire County…….	54
34	Jackson	Zip: 72020	75
		Remainder of County…….	54
35	Jefferson	Zip: 71644, 72004, 72073, 72133, 72160, 72168, 72175	77
		Zip: 72046	113
		Zip: 71603, 72152	113
		Zip: 72079, 72132	113
		Zip 71601, 71602, 72150	114
		Remainder of County……...	99
36	Johnson	JOHNSON - Entire County……...	57
37	Lafayette	LAFAYETTE - Entire County……...	51
38	Lawrence	LAWRENCE - Entire County……..	54
39	Lee	LEE - Entire County……..	38
40	Lincoln	LINCOLN - Entire County…….	51
41	Little River	LITTLE RIVER - Entire County…….	50
42	Logan	LOGAN - Entire County…….	57
43	Lonoke	Zip: 72046, 72072	113

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		Remainder of County……	112
44	Madison	MADISON - Entire County……	57
45	Marion	MARION - Entire County……..	57
46	Miller	MILLER - Entire County……	25
47	Mississippi	MISSISSIPPI - Entire County……	39
48	Monroe	Zip: 72021	84
		Zip: 72029, 72069, 72134, 72366	88
		Remainder of County……	96
49	Montgomery	MONTGOMERY - Entire County……	50
50	Nevada	NEVADA - Entire County……..	50
51	Newton	NEWTON - Entire County……	57
52	Ouachita	OUACHITA - Entire County……..	50
53	Perry	PERRY - Entire County……...	57
54	Phillips	PHILLIPS - Entire County……	47
55	Pike	PIKE - Entire County……	52
56	Poinsett	POINSETT - Entire County……	55
57	Polk	POLK - Entire County……..	72
58	Pope	Zip: 72063, 72679, 72801, 72823, 72837, 72843, 72846, 72847, 72856	64
		Zip: 72802, 72858	76
		Remainder of County……	97
59	Prairie	PRAIRIE - Entire County……	54
60	Pulaski	Zip: 72126, 72023, 72016	79
		Zip: 72122, 72113, 72135, 72199, 72116, 72118, 72212, 72223, 72076, 72099, 72120	79
		Zip: 72205, 72206	90
		Zip: 72065, 72046	90
		Zip: 72117, 72142	106
		Zip: 72103, 72210	107
		Zip: 72204, 72209	108
		Zip: 72114, 72201, 72202	109
		Zip: 72002, 72227	110
		Zip: 72207, 72211	111
		Remainder of County……..	101
61	Randolph	Zip: 72460	75
		Remainder of County……	55
62	Saint Francis	Zip: 72326, 72340, 72346, 72348, 72372, 72392, 72394, 72396	66
		Zip: 72335	78
		Remainder of County……	100
63	Saline	Zip: 72057, 72084	69
		Zip: 71909, 72122, 72167	69
		Zip: 72002, 72011, 72015, 72019, 72022, 72087, 72103, 72210	81
		Zip: 72065, 72206	115
		Remainder of County……	103
64	Scott	Zip: 71953	72
		Remainder of County……	97
65	Searcy	SEARCY - Entire County……..	58
66	Sebastian	Zip: 72901-72906, 72908, 72913, 72914, 72916-	44

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		72919	
		Zip: 72921, 72923, 72927, 72933, 72937, 72938, 72940, 72941, 72944	71
		Zip: 72936	87
		Remainder of County……..	104
67	Sevier	Zip: 71841	72
		Remainder of County……..	105
68	Sharpe	Zip: 72460, 72469, 72482, 72513, 72521, 72532, 72569, 72577	63
		Zip: 72529, 72542, 72525	75
		Remainder of County……..	96
69	Stone	STONE - Entire County……..	56
70	Union	Zip: 71730	61
		Zip: 71747, 71749, 71753, 71758, 71762, 71764, 71765	73
		Remainder of County……..	94
71	Van Buren	Zip: 72028, 72629	64
		Zip: 72031	64
		Zip: 72013, 72141, 72153	64
		Zip: 72088	64
		Remainder of County……..	97
72	Washington	WASHINGTON - Entire County……..	104
73	White	Zip: 72020	75
		Remainder of County……..	56
74	Woodruff	WOODRUFF - Entire County……..	54
75	Yell	Zip: 72824, 72827, 72828, 72833, 72835, 72838, 72842, 72853, 72857, 72860	64
		Zip: 72834	85
		Remainder of County……..	97
999		All Other	999

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverage in writing, such coverage need not be provided in, or supplemental to, a renewal policy.

A. MEDICAL EXPENSE

Limits of $5,000 are required unless rejected in writing by the Insured.

COVERAGE

See Policy or Endorsement.

B. WORK LOSS

Limits of $140 per week are required unless rejected in writing by the Insured.

COVERAGE

See Policy or Endorsement.

C. DEATH BENEFITS, DISMEMBERMENT, AND LOSS OF SIGHT COVERAGE

Limits of $5,000 are required unless rejected in writing by the Named Insured.

COVERAGE

See Policy or Endorsement.

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE
(Bodily Injury and Property Damage Liability)
Eff. 3/15/07

This coverage is mandatory on all policies providing BI and PD at limits equal to those purchased for BI and PD on private passenger automobile UNLESS it is rejected in writing by the Policyholder. The Insured may reject this coverage entirely, or select one of the following coverage combinations:

UMBI, UIMBI and UMPD

UMBI and UIMBI

UMBI and UMPD

UMBI

UM shall NOT be offered for an amount greater than the amount of BI coverage selected.

A. COVERAGE

See Policy or Endorsement.

B. LIMITS

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Basic limits: 25/50 BI; $25,000 PD with $200 deductible.

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.

UMBI

UIMBI

UMPD

TOWING AND LABOR COSTS

Please see the charts portion of this manual for coverage details.

LIMITS

$50 per disablement.

There is a maximum of two occurrences per vehicle in a six-month period.

Rating Chart

LOSS OF USE
Eff. 3-15-06

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

See the Policy or Endorsement for coverage details.

Rating Chart

ADDITIONAL COVERAGE FOR SPECIAL EQUIPMENT

This endorsement provides coverage for parts or accessories added by anyone, other than by the vehicle manufacturer, unless they were added prior to the vehicle's original sale. If a vehicle is altered by attaching any special equipment, part, or accessories, COMP and COLL will not cover such equipment unless declared and an additional premium paid. This endorsement also provides additional coverage, above the $750 policy limit, for equipment designed for the reproduction of sound that is permanently installed.

Note: The Special Equipment Endorsement will not be available of the OEM Loss Settlement Endorsement is also purchased.

Rating Chart

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MISCELLANEOUS VEHICLES

The rates and rules for the private passenger automobile vehicle type, displayed elsewhere in this manual, also apply to miscellaneous vehicles as set forth in such rules and subject to the rate modifications/exceptions listed in the following sections.

MOTOR HOMES

A self-propelled land vehicle permanently equipped for use as a living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

In the event our Insured rents a motor home from another, the daily charge to extend the coverages of BI, PD, ME, WL, DB UM, UIM whenever applicable from his/her automobile insured with our Company is $1.00 with a minimum per rental period premium of $10.00. Full COMP and $100 deductible COLL coverages are provided for the daily premium of $1.00 and again a $10.00 minimum premium per rental period. Contents coverage in the amount of $500 is provided for the flat charge of $1.00 if desired.

Motor Home Calculation Charts

TRAILERS

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a trailer from another, the daily charge for full COMP and $100 deductible COLL coverage is $1.00 with a per rental period minimum of $10.00. Contents coverage of $500 is provided for the flat charge of $1.00 if desired.

Trailer Calculation Charts

TRUCK CAMPERS

A vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a truck mounted with a camper unit from another, the premium is the same as established for a trailer.

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained or preserved by a classic automobile hobbyists.

A. RESTRICTED USE

Reduced premiums are applicable if the automobile is maintained solely for use in exhibitions, club activities, parades, and other functions of public interest and is not used primarily for the transportation of passengers over any public street or highway.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

B. REGULAR USE

Regular use applies if the antique or classic automobile does not qualify for Restricted Use as defined above.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

Antique and Classic Automobile Calculation Charts

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES

Annual premiums anticipate reduced usage during winter months.

Trail bikes that are over 350 cc or registered are rated as MC.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

Includes unregistered trail bikes up to 350cc.

Recreational Vehicles Calculation Charts

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MISCELLANEOUS RISKS

NAMED NON-OWNER POLICY (NNO)
Eff. 9-15-05

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder Only.

1. Operation of non-owned automobile, OR

2. Presence in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Persons operating a public or livery conveyance, including school bus drivers.

2. Chauffeurs and truck drivers.

3. Persons operating vehicles for the federal or state government or any political subdivision.

4. Persons operating emergency vehicles.

5. Automobiles used in the business or occupation of the insured.

6. Automobiles hired under long-term contract.

C. CLASSIFICATION AND RATES

BI, PD, or ME— Apply percent shown below to the private passenger automobile base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI or UMPD — Charge regular Private Passenger premium.

TYPE OF RISK

	Reg.	Special*
Do not customarily involve use of automobiles and there is		
a. A male operator under age 25 ……	71%	188%
b. No male operator under age 25……..	47%	134%

*Applies to Named Non-Owner requiring financial responsibility certificate. See Financial Responsibility Certificate section for additional charges. Coverage is extended for operation of ANY automobile owned by a member of Named Non-Owner's household.

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NOTE — The premiums produced by the factors above are not subject any further rate modification, except for the Matrix Tier Factor, Ineligible Risk Surcharge, and Merit Rating Plan surcharges.

NNO Calculation Charts

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GENERAL RULES

POLICY TERM

All policy terms are six months except for Motorcycles and Recreational Vehicles, which are 12 months. All policies are automatically renewable.

PREMIUM ADJUSTMENT

The following rules apply to changes made during the policy term:

1. Added coverage or vehicle — Collect prorate premium on the basis of rates in effect at the time of changes.

2. All other changes — Collect or refund prorate premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there isn't a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

The policy is cancelled on a short rate basis unless noted in item C., below.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as "new business" may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not "new business.")

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

4. The Policyholder has other specified automobile insurance in the Company.

5. Only part of the coverages are cancelled.

6. The Policyholder enters the Armed Services.

7. The automobile is repossessed under the terms of a financing agreement.

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In all other cases, cancellation is on a short-rate basis when requested by the Policyholder.

D. MISCELLANEOUS VEHICLES

Motorcycles:

When coverage is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro-rata basis:

1. Coverage was in force less than six months.

2. Coverage was in force six months or more, BUT

   a. The vehicle was stolen, destroyed, sold, or junked, OR

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

When coverage on a vehicle is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rata basis:

1. The vehicle is destroyed, stolen, sold, or junked, OR

2. The Policyholder has died, OR

3. Cancellation is initiated by the Company.

E. REFUND

Cancellation premium refund of less then $2.00 will not be made except at the request of the Policyholder, in which case the actual return premium shall be allowed.

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

A financial responsibility certificate (SR-22) is filed with the Bureau of Motor Vehicles whenever evidence of financial responsibility is required by law. If the person requiring the certificate owns no automobile, filing may be made on a policy issued to a member of immediate family. Nationwide will not issue the SR-22 for drivers or residents of the following states, where we are not licensed to write insurance:

1. Louisiana,

2. Massachusetts, AND

3. New Jersey

A $15.00 SR-22 fee will be imposed per filing per policy term. This fee is non-refundable.

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PAYMENT OPTIONS
Eff. 4/1/07

A. FULL PAYMENT

The total policy premium for a policy term may be paid in full at the time a new policy is written or upon the Policyholder's receipt of a renewal billing notice.

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $8.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. INSUFFICIENT FUNDS

The Company reserves the right to impose a fee of $30.00 for any premium payment, fees, or other charges due the Company, regardless of payment method, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds.

D. LATE PAYMENT FEE

A late payment fee of $10.00 will be assessed for any payment received five or more days past the billing due date. The $10.00 late payment fee will be added to the next billing.

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PRORATE & SHORT RATE TABLES

PRORATE & SHORT RATE TABLES – SEMI-ANNUAL POLICIES

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.5	6	47	25.8	36	93	51.1	61	138	75.8	81
2	1.1	7	48	26.4	37	94	51.6	62	139	76.4	81
3	1.6	8	49	26.9	37	95	52.2	62	140	76.9	82
4	2.2	9	50	27.5	38	96	52.7	63	141	77.5	82
5	2.7	10	51	28	38	97	53.3	63	142	78	83
6	3.3	11	52	28.6	39	98	53.8	63	143	78.6	83
7	3.8	12	53	29.1	40	99	54.4	64	144	79.1	84
8	4.4	13	54	29.7	40	100	54.9	64	145	79.7	84
9	4.9	14	55	30.2	41	101	55.5	65	146	80.2	85
10	5.5	15	56	30.8	41	102	56	65	147	80.8	85
11	6	16	57	31.3	42	103	56.6	66	148	81.3	85
12	6.6	17	58	31.9	42	104	57.1	66	149	81.9	86
13	7.1	18	59	32.4	43	105	57.7	67	150	82.4	86
14	7.7	18	60	33	43	106	58.2	67	151	83	87
15	8.2	19	61	33.5	44	107	58.8	67	152	83.5	87
16	8.8	19	62	34.1	44	108	59.3	68	153	84.1	88
17	9.3	20	63	34.6	45	109	59.9	68	154	84.6	88
18	9.9	20	64	35.2	46	110	60.4	69	155	85.2	88
19	10.4	21	65	35.7	46	111	61	69	156	85.7	89
20	11	21	66	36.3	47	112	61.5	70	157	86.3	89
21	11.5	22	67	36.8	47	113	62.1	70	158	86.8	90
22	12.1	23	68	37.4	48	114	62.6	70	159	87.4	90
23	12.6	23	69	37.9	48	115	63.2	71	160	87.9	91
24	13.2	24	70	38.5	49	116	63.7	71	161	88.5	91
25	13.7	24	71	39	49	117	64.3	72	162	89	92
26	14.3	25	72	39.6	50	118	64.8	72	163	89.6	92
27	14.8	25	73	40.1	50	119	65.4	73	164	90.1	92
28	15.4	26	74	40.7	51	120	65.9	73	165	90.7	93
29	15.9	26	75	41.2	52	121	66.5	74	166	91.2	93
30	16.5	27	76	41.8	52	122	67	74	167	91.8	94
31	17	27	77	42.3	53	123	67.6	74	168	92.3	94
32	17.6	28	78	42.9	53	124	68.1	75	169	92.9	95
33	18.1	29	79	43.4	54	125	68.7	76	170	93.4	95
34	18.7	29	80	44	54	126	69.2	76	171	94	95
35	19.2	30	81	44.5	55	127	69.8	76	172	94.5	96
36	19.8	30	82	45.1	55	128	70.3	77	173	95.1	96
37	20.3	31	83	45.6	56	129	70.9	77	174	95.6	97
38	20.9	31	84	46.2	57	130	71.4	77	175	96.2	97

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
39	21.4	32	85	46.7	57	131	72	78	176	96.7	98
40	22	32	86	47.3	58	132	72.5	78	177	97.3	98
41	22.5	33	87	47.8	58	133	73.1	79	178	97.8	99
42	23.1	34	88	48.4	59	134	73.6	79	179	98.4	99
43	23.6	34	89	48.9	59	135	74.2	80	180	98.9	99
44	24.2	35	90	49.5	60	136	74.7	80	181	99.5	100
45	24.7	35	91	50	60	137	75.3	81	182	100	100
46	25.3	36	92	50.5	61						

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-2

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.3	5	47	12.9	23	93	25.5	36	139	38.1	49
2	0.5	6	48	13.2	24	94	25.8	36	140	38.4	49
3	0.8	7	49	13.4	24	95	26	37	141	38.6	49
4	1.1	7	50	13.7	24	96	26.3	37	142	38.9	49
5	1.4	8	51	14	24	97	26.6	37	143	39.2	50
6	1.6	8	52	14.2	25	98	26.8	37	144	39.5	50
7	1.9	9	53	14.5	25	99	27.1	38	145	39.7	50
8	2.2	9	54	14.8	25	100	27.4	38	146	40	50
9	2.5	10	55	15.1	26	101	27.7	38	147	40.3	51
10	2.7	10	56	15.3	26	102	27.9	38	148	40.5	51
11	3	11	57	15.6	26	103	28.2	39	149	40.8	51
12	3.3	11	58	15.9	26	104	28.5	39	150	41.1	52
13	3.6	12	59	16.2	27	105	28.8	39	151	41.4	52
14	3.8	12	60	16.4	27	106	29	40	152	41.6	52
15	4.1	13	61	16.7	27	107	29.3	40	153	41.9	52
16	4.4	13	62	17	27	108	29.6	40	154	42.2	53
17	4.7	14	63	17.3	28	109	29.9	40	155	42.5	53
18	4.9	14	64	17.5	28	110	30.1	41	156	42.7	53
19	5.2	15	65	17.8	28	111	30.4	41	157	43	54
20	5.5	15	66	18.1	29	112	30.7	41	158	43.3	54
21	5.8	16	67	18.4	29	113	31	41	159	43.6	54
22	6	16	68	18.6	29	114	31.2	42	160	43.8	54
23	6.3	17	69	18.9	29	115	31.5	42	161	44.1	55
24	6.6	17	70	19.2	30	116	31.8	42	162	44.4	55
25	6.8	17	71	19.5	30	117	32.1	43	163	44.7	55
26	7.1	18	72	19.7	30	118	32.3	43	164	44.9	55
27	7.4	18	73	20	30	119	32.6	43	165	45.2	56
28	7.7	18	74	20.3	31	120	32.9	43	166	45.5	56
29	7.9	18	75	20.5	31	121	33.2	44	167	45.8	56
30	8.2	19	76	20.8	31	122	33.4	44	168	46	57
31	8.5	19	77	21.1	32	123	33.7	44	169	46.3	57
32	8.8	19	78	21.4	32	124	34	44	170	46.6	57
33	9	20	79	21.6	32	125	34.2	45	171	46.8	57
34	9.3	20	80	21.9	32	126	34.5	45	172	47.1	58
35	9.6	20	81	22.2	33	127	34.8	45	173	47.4	58
36	9.9	20	82	22.5	33	128	35.1	46	174	47.7	58
37	10.1	21	83	22.7	33	129	35.3	46	175	47.9	58
38	10.4	21	84	23	34	130	35.6	46	176	48.2	59
39	10.7	21	85	23.3	34	131	35.9	46	177	48.5	59

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
40	11	21	86	23.6	34	132	36.2	47	178	48.8	59
41	11.2	22	87	23.8	34	133	36.4	47	179	49	60
42	11.5	22	88	24.1	35	134	36.7	47	180	49.3	60
43	11.8	22	89	24.4	35	135	37	47	181	49.6	60
44	12.1	23	90	24.7	35	136	37.3	48	182	49.9	60
45	12.3	23	91	24.9	35	137	37.5	48	183	50.1	61
46	12.6	23	92	25.2	36	138	37.8	48	184	50.4	61

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-3

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
185	50.7	61	231	63.3	71	277	75.9	81	323	88.5	91
186	51	61	232	63.6	71	278	76.2	81	324	88.8	92
187	51.2	61	233	63.8	72	279	76.4	82	325	89	92
188	51.5	62	234	64.1	72	280	76.7	82	326	89.3	92
189	51.8	62	235	64.4	72	281	77	82	327	89.6	92
190	52.1	62	236	64.7	72	282	77.3	82	328	89.9	92
191	52.3	62	237	64.9	72	283	77.5	83	329	90.1	93
192	52.6	63	238	65.2	73	284	77.8	83	330	90.4	93
193	52.9	63	239	65.5	73	285	78.1	83	331	90.7	93
194	53.2	63	240	65.8	73	286	78.4	83	332	91	93
195	53.4	63	241	66	73	287	78.6	83	333	91.2	94
196	53.7	63	242	66.3	74	288	78.9	84	334	91.5	94
197	54	64	243	66.6	74	289	79.2	84	335	91.8	94
198	54.2	64	244	66.8	74	290	79.5	84	336	92.1	94
199	54.5	64	245	67.1	74	291	79.7	84	337	92.3	94
200	54.8	64	246	67.4	74	292	80	85	338	92.6	95
201	55.1	65	247	67.7	75	293	80.3	85	339	92.9	95
202	55.3	65	248	67.9	75	294	80.5	85	340	93.2	95
203	55.6	65	249	68.2	75	295	80.8	85	341	93.4	95
204	55.9	65	250	68.5	75	296	81.1	85	342	93.7	95
205	56.2	65	251	68.8	76	297	81.4	86	343	94	96
206	56.4	66	252	69	76	298	81.6	86	344	94.2	96
207	56.7	66	253	69.3	76	299	81.9	86	345	94.5	96
208	57	66	254	69.6	76	300	82.2	86	346	94.8	96
209	57.3	66	255	69.9	76	301	82.5	86	347	95.1	97
210	57.5	67	256	70.1	77	302	82.7	87	348	95.3	97
211	57.8	67	257	70.4	77	303	83	87	349	95.6	97
212	58.1	67	258	70.7	77	304	83.3	87	350	95.9	97
213	58.4	67	259	71	77	305	83.6	87	351	96.2	97
214	58.6	67	260	71.2	77	306	83.8	88	352	96.4	98
215	58.9	68	261	71.5	78	307	84.1	88	353	96.7	98
216	59.2	68	262	71.8	78	308	84.4	88	354	97	98
217	59.5	68	263	72.1	78	309	84.7	88	355	97.3	98
218	59.7	68	264	72.3	78	310	84.9	88	356	97.5	99
219	60	69	265	72.6	79	311	85.2	89	357	97.8	99
220	60.3	69	266	72.9	79	312	85.5	89	358	98.1	99
221	60.5	69	267	73.2	79	313	85.8	89	359	98.4	99
222	60.8	69	268	73.4	79	314	86	89	360	98.6	99
223	61.1	69	269	73.7	79	315	86.3	90	361	98.9	100
224	61.4	70	270	74	80	316	86.6	90	362	99.2	100

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
225	61.6	70	271	74.2	80	317	86.8	90	363	99.5	100
226	61.9	70	272	74.5	80	318	87.1	90	364	99.7	100
227	62.2	70	273	74.8	80	319	87.4	90	365	100	100
228	62.5	70	274	75.1	81	320	87.7	91			
229	62.7	71	275	75.3	81	321	87.9	91			
230	63	71	276	75.6	81	322	88.2	91			

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CALCULATIONS, QUICK REFERENCES, & CHARTS

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ARKANSAS NONSTANDARD AUTOMOBILE RATING MANUAL

NATIONWIDE ASSURANCE COMPANY

Effective – March 22, 2008

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INTRODUCTION

The following provides a brief summary of the layout and content of the Private Passenger Automobile Rate Manual:

DEFINITIONS

This section includes the definitions of key terms and designations used throughout this manual.

PREMIUM MODIFICATION RULES

This section provides the eligibility requirements for selected premium discounts and surcharges including any restrictions, conditions and limitations. The actual discount and surcharge percentages/amounts are included in “Rating Charts” section (refer to the “Rating Calculations” section to determine applicable “Rating Chart”).

AVERAGE DRIVER CLASS FACTOR

This section provides the Driver Classification Definitions as well as the eligibility requirements for the various components of this rating feature. Also included are any restrictions, conditions and limitations regarding the application of these components. The actual rate factors, discounts and surcharge percentages/amounts are included in “Rating Charts” section (refer to the “Rating Calculations” section to determine applicable “Rating Chart”).

RATING TERRITORY SCHEDULE

This determines the applicable rating territory for vehicle/risk being insured.

This section includes any eligibility requirements as well as any restrictions, conditions and limitations with respect to these coverages.

MISCELLANEOUS VEHICLES

This section includes any special rating rules and/or exceptions that may be applicable for these vehicles.

MISCELLANEOUS RISKS

This section includes any special rating rules and/or exceptions that may be applicable for these risks.

GENERAL RULES

This section includes rules pertaining to Policy Terms, Premium Adjustments, Cancellations, Financial Responsibility Certificates, Payment Options, and the Pro rate and Short rate Tables.

QUICK REFERENCE/RATING CALCULATIONS

For each vehicle type or miscellaneous risk, the “Quick Reference” provides a summary of the coverages available for the vehicle/risk and provides a high-level overview of the calculations used to determine the coverage premium for a given vehicle/risk. The “Calculations” section for each vehicle type/risk provides a detailed description of how to determine the premium charge for the various coverages. This section also

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includes the appropriate reference to the applicable “Rating Chart” that includes the various base rates, rate factors, discounts and surcharge percentages/amounts for the various components of the rating plan.

RATING CHARTS

This section includes the values for the various components of the rating plan including base rates, rate factors, discounts and surcharge percentages/amounts. Refer to the “Calculations” sections to determine the applicable “Rating Chart” for a given step in the development of the coverage premium for a particular vehicle/risk.

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DEFINITIONS

GENERAL DEFINITIONS

The following vehicle types are eligible to be written on a Nationwide personal auto policy:

A **Private Passenger Automobile**, defined as:

1. A four-wheel motor vehicle of the private passenger or station wagon type.

2. A van or pickup truck used solely for:

   a. Pleasure, OR

   b. Driving to and from a primary place of employment, OR

   c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples, OR

   d. Incidental hauling of:

      (1) Equipment, OR

      (2) Merchandise, OR

      (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

Nationwide Companies include the following: Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, Colonial County Mutual Insurance Company, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Allied Property and Casualty Insurance Company, AMCO Insurance Company, Depositors Insurance Company, and Nationwide Assurance Company.

New Business Rating refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business."

A **Motor Home** is a self-propelled land vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

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A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

A **Motorcycle** is defined to include: (1) a motorcycle; (2) a motor scooter; (3) a motorized bicycle; (4) a moped; (5) a trail bike over 350 cc; and (6) other similar motorized vehicles.

A **Recreational Vehicle** is defined as a land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. This includes unregistered trail bikes up to 350cc. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

The following **Miscellaneous Risks** may also be written on a Nationwide auto policy:

A **Named Non-Owner** policy is written for any person not owning a private passenger or commercial automobile, who otherwise meets the qualifications for an auto policy with Nationwide. Coverage is excess over other insurance available to the Policyholder.

The following **Definitions** apply to the following terms used throughout this manual:

Household includes all individuals residing at the Named Insured's address.

Resident Relative includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A Resident Relative may live temporarily outside of the household.

Nationwide Exclusive Agency means an agency licensed to write insurance exclusively for the Nationwide Insurance Companies.

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

PPA	Private Passenger Automobile
MH	Motor Homes
SV	Supplemental Vehicles including Trailers and Truck Campers
TT	Travel Trailer
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
AC—Reg.	Antique and Classic Automobiles — Regular Use
AC—Res.	Antique and Classic Automobiles — Restricted Use
MC	Motorcycles
RV	Recreational Vehicles
NNO	Named Non-Owner Policy Risk

COVERAGE DESIGNATIONS

The following coverages are referenced within this manual using the following designations:

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists — Bodily Injury
UM	Uninsured Motorists Coverage
UIM	Underinsured Motorists Coverage
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
PE	Contents/Personal Effects
SE	Additional Coverage for Special Equipment

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PREMIUM MODIFICATION RULES

MATRIX TIER FACTOR

Eff. 3/15/07

Based on a combination of prior insurance status, prior BI limits, multi-product applicability, and the number of vehicles insured with Nationwide, the otherwise applicable premium shall be reduced.

The following rules are applicable:

New Business Rules

1. Policies will be assigned to one of three "prior insurance" categories: no prior insurance, 6-months continuous coverage with a 1-30 day lapse, or 6-months continuous coverage without a lapse.

2. Policies will be assigned to a "prior BI limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

3. To be considered as "multi-product" within the Matrix, the Named Insured must also be the Named Insured under a Nationwide Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy. It will also be considered "multi-product" if a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency. If the Named Insured is not the Named Insured on another Nationwide policy, but owns and occupies a single-, two-, three-, or four-family dwelling, a condominium, or a mobile home, then the Insured would also be considered "multi-product."

4. If the total number of vehicles insured by Nationwide Assurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

Renewal Business Rules

1. Policies will be considered for re-tiering every two years of consecutive lapse-free coverage. A customer's tier will only improve. A policy may be re-tiered if the following criteria are met:

   a. No accidents or violations in the last two years.

   b. No NSF (non-sufficient fund) checks in the last two years.

Changes

1. Policies may move within sub-tiers as certain policy conditions change (for example, A1 to A2 or E4 to E3):

   a. If the Insured adds a vehicle and now qualifies for a "multi-vehicle" sub-tier, OR

   b. If the Insured deletes a vehicle and no longer qualifies for a "multi-vehicle" sub-tier, OR

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c. If the Insured purchases another product or deletes a policy which changes their qualification for a "multi-product" sub-tier.

Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT

The Policyholder may elect to modify a vehicle's Loss Settlement provisions for physical damage coverage such that, whenever available, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If new OEM parts are out of production or not available, the Company will reimburse the Policyholder for the difference in price between the new OEM part and the part that the Policyholder authorizes for the repair (if such parts are less expensive). If the price of a new OEM part is no longer available, the Company will pay the price of the most comparable part available.

If this endorsement is added to a vehicle, the otherwise applicable premium for COMP and COLL shall be increased.

If this endorsement is desired and both COMP and COLL coverages are present on a vehicle, then this endorsement must be applied to both coverages.

This endorsement may be added to private passenger automobiles only if such automobiles are less than 10 years old. If the vehicle has been customized in any manner, this endorsement may not be added (see RS — 2 for a description of the term "customization").

The current model year changes effective October 1st of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2002, model year 2003 will be "current" and model year 2002 will be one year old).

Note: The OEM Loss Settlement Endorsement will not be available if SE coverage is also purchased.

COMP Rating Chart

COLL Rating Chart

NEW VEHICLE DISCOUNT
Eff. 9-15-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The model year changes effective October 1 of each calendar year, regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2005, model year 2006 will be "current" and model year 2005 will be one year old).

BI Rating Chart

PD Rating Chart

ME Rating Chart

COMP Rating Chart

COLL Rating Chart

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VEHICLE USE

The following describes the various vehicle use classifications:

Pleasure Use — The automobile's use is not otherwise classified as "Farm Use," "Business Use," or "Work Use."

Work Use — The automobile is driven to and from work or school and includes:

1. Driving part way such as to terminal points of public transportation, OR

2. Use of automobile in a car-pool or other "share-the-ride" arrangement.

Farm Use — The automobile is used for pleasure or for business incidental to the operation or maintenance of the Policyholder's farm. The Policyholder must:

1. Live on a farm of five acres or more, AND

2. Own, rent or operate one or more farms, AND

3. Be engaged in farming only.

Exceptions —

a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use."

b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use."

Business Use — The automobile is used in the occupation, profession, or business of the Policyholder or by any other person operating the automobile.

Exceptions —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as "Pleasure," "Work," or "Farm Use."

2. An automobile owned by a member of the clergy is not considered as used for business.

Rating Chart

HOUSEHOLD COMPOSITION FACTOR**
Eff. 3-22-08

Based on the combination of the number of household drivers, household vehicles, and the age of the youngest household driver, the otherwise applicable premiums shall be adjusted by the appropriate factors.

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The following rules are applicable:

1. Vehicles within the household insured by Nationwide Assurance Company will be considered in the household vehicle count, subject to a maximum count of four household vehicles. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

2. Rated drivers insured by Nationwide Assurance Company and who otherwise meet the definition of members of the household will be considered in the household driver count, subject to a maximum count of four household drivers. Only drivers rated as principal or occasional on one or more Nationwide policies are to be considered when determining the number of drivers insured by Nationwide. Individual operators listed on multiple Nationwide policies are only to be counted once.

3. If any household member eligible from the previous rule is under the age of 25, Household Composition factors will be selected from the table labeled "Youth". Households with no members under the age of 25 will be assigned factors from the table labeled "Adult". For purposes of this rule, "age" means the age that has been or will be attained within the current calendar year.

4. A distinct factor will be selected for each coverage to which Household Composition applies, based upon the number of household vehicles, household drivers and the presence of one or more operators under the age of 25 as defined by the previous three rules.

Rating Chart**

LAPSE 1-30 DAY SURCHARGE

A surcharge will apply to policies in Tier A or B of the Matrix that lapse for less than 31 days. The surcharge shall apply for two years of consecutive lapse-free coverage. Policies that lapse over 30 days will be treated as new business.

Rating Chart

ADVANCE QUOTE DISCOUNT
Eff. 9/15/06

This discount applies to new business policies effective on or after September 15, 2006 if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. Existing Nationwide insureds are not eligible for the discount, nor are any policyholders with a lapse in insurance.

The Advance Quote Discount is applicable to the following coverages: BI, PD, ME, COMP, and COLL.

The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

A discount in the otherwise applicable premium is applicable for any vehicle equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

Rating Chart

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HOME AND CAR DISCOUNT

If the Named Insured is also the Named Insured under a Nationwide Mutual Fire Insurance Company Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy, the otherwise applicable premium shall be reduced.

Rating Chart

AUTO FINANCIAL DISCOUNT

If the policy does not qualify for the Home and Car Discount, but a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency, the applicable premium shall be reduced.

Rating Chart

INELIGIBLE RISK SURCHARGE

Ineligible risks identified or endorsed on an existing policy beyond the discovery period will be surcharged and the policy will be non-renewed.

Rating Chart

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AVERAGE DRIVER CLASS FACTOR

An Average Driver Factor is used in determining the rate per vehicle. The maximum number of drivers to be averaged will be limited to the number of vehicles. Drivers are ranked based on BI factor for driver class, merit rating points, financial responsibility, driver discounts, and driver surcharges. The highest ranked driver(s) that equal the number of vehicles are included in the determination of the Average Driver Factor.

Examples:

- If there are two or more drivers and only one vehicle, the highest ranked driver is rated with the vehicle.

- If there are three or more drivers and two vehicles, only the two highest ranked drivers are averaged and so on.

Limiting the number of drivers to the number of vehicles, determine the applicable driver(s) to be included in the determination of the Averaged Driver Factor. The drivers with the highest BI Driver Factor after applying the Merit Rating Rate Factor, Accident Free discount (if applicable), Unverifiable Driving Record Surcharge (if applicable), Financial Responsibility Rate Factor, and Accident Prevention Course Discount (if applicable) will be included in the determination of the Average Driver Factor.

Add the applicable Driver Factor for applicable drivers and divide this sum by the number of rated drivers assigned to the Average Driver Factor.

Every time a driver is added or deleted and/or a vehicle is added or deleted, the Average Driver Factor will be recalculated.

DRIVER CLASSIFICATION — Definitions

1. “Married” means a married person living with his or her spouse.

   Also, an unmarried operator who is a resident student at school, college or educational institution over 100 miles away from the place of principal garaging of the automobile may be rated as if the operator were "married". NOTE – Such an operator must not have access to the vehicle while away at school.

2. “Age” means the age that has been or will be attained within the current calendar year.

   No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

3. The “Good Student” classification is applicable provided:

   a. The owner or operator is between the ages of 16 and 25 and a full-time high school student or enrolled as a full-time student in a college or university, AND

   b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements for the immediately preceding school semester or quarter (or comparable period):

      (1) Ranked among the upper 20 percent of the class scholastically, OR

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(2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR

(3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR

(4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:

(1) Graduated from a four-year college, AND

(2) Met the qualification requirements as shown above under (b.) based on their last semester's or quarter's scholastic record, AND

(3) Been insured with Nationwide for at least one year prior to the policy's renewal date following graduation.

d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

DRIVER CLASSIFICATION — Factors
Eff. 9/15/06

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

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MERIT RATING PLAN FACTOR

The Merit Rating Plan is designed to offer insurance to all drivers regardless of their accident and violation history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.

Renewal Rating — 35 months ending 45 days prior to each semi-annual due date of the policy.

B. APPLICATION OF SURCHARGES

Surcharges, as determined below, are always associated with the driver involved in the violation and/or accident. The surcharges corresponding to the total experience of the driver are applied to that driver only.

For the purpose of merit rating, the following rules govern the application of the drivers' experience.

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.

2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:

   a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR

   b. Failure to submit to a chemical test, OR

   c. Failure to stop and report when involved in an accident, OR

   d. Falsification of an accident report, OR

   e. Homicide or assault arising out of the operation of a motor vehicle, OR

   f. Driving without a valid license or while license is suspended or revoked, OR

   g. Permitting unlicensed person to operate a motor vehicle, OR

   h. Committing a felony with a motor vehicle, OR

   i. Involved in racing or a highway speed contest, OR

   j. Speeding in excess of 30 miles per hour over the speed limit, OR

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k. Fleeing or attempting to elude a police officer with an auto, OR

l. Reckless operation of a motor vehicle, OR

m. Misrepresenting, loaning or falsification of a driver's license, license plate, or registration, OR

n. Operating a motor vehicle without owner's permission, OR

o. Illegal transportation of hazardous materials or explosives, OR

p. Illegal transportation of liquor or narcotics for sale, OR

q. Passing a stopped school bus, OR

r. Operating or permitting operation of an uninsured motor vehicle, OR

s. Other serious violations.

2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.

2. Chargeable Accident Definition.

New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in BI or death (excluding UM).

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period.

An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $1, or in bodily injury or death (excluding UM).

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

a. Lawfully parked, OR

b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR

c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

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d. Hit by a “hit-and-run” driver if the accident is reported to the proper authorities within 24 hours, OR

e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR

f. Involved in an accident resulting in damage by contact with animals or fowl, OR

g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR

h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR

i. Involved in an accident in which the responsible party was protected by sovereign immunity.

Payments under the COLL coverage will not be chargeable if there are valid grounds for subrogation.

C. FIRST SEAT BELT VIOLATION FORGIVENESS

The first incident of a seat belt violation will always be waived for a driver. Each subsequent seat belt violation for a driver in the 35-month experience period will be considered a minor violation. A driver must be free of seat belt violations for 35 months to become eligible to have a subsequent seat belt violation waived under this rule.

D. MINOR AND MAJOR VIOLATION SURCHARGE

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, the accident surcharge shall be applied for the remainder of the minor violation surcharge period and the minor violation surcharge, if applicable, will be removed.

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

MINOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	1
2	4
3	7

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4	10
Each Additional	+5

Once points have been assigned as a result of a minor violation, they will continue to be assigned for the remainder of the 35-month experience period.

MAJOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	5
2	20
Each Additional	+15

DRIVING WHILE INTOXICATED (DWI) VIOLATON POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	3
2	7
Each Additional	+3

Violation surcharges decrease as the time since the latest violation increases. The “time since the latest violation” is defined to be the number of months between the date of the most recent chargeable violation and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

The appropriate surcharge is based on the number of total points accumulated during the experience period and the “time since the latest violation”.

Applicable Additive Violation Surcharges

E. ACCIDENT SURCHARGE

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, the accident surcharge shall be applied for the remainder of the minor violation surcharge period and the minor violation surcharge, if applicable, will be removed.

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

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Accident surcharges decrease as the time since the latest chargeable accident increases. The “time since the latest chargeable accident” is defined to be the number of months between the chargeability date of the most recent chargeable accident and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

Applicable Additive Accident Surcharges

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F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

   Once an insured driver is deleted from a policy, the driver and accident and violation experience of that driver is eliminated. The average driver class factor is recalculated, effective the date the driver is deleted, based on the remaining drivers.

2. Addition of Driver

   Once a driver is added to the policy, the driver along with his or her driving record experience will be used in the calculation of the average driver class factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

G. CHANGES IN DRIVING EXPERIENCE

Changes in driving experience will be made at the next renewal date. No changes are made for the purpose of shortening the surcharge period otherwise applicable under the plan.

ACCIDENT FREE DISCOUNT
Eff. 3-15-05

The applicable driver rate factor will be reduced if the driver meets the following conditions:

1. Driver has five years or more driving experience, AND

2. Driver is NOT receiving the “Unverifiable Driving Record Surcharge, AND

3. Driver is free from major and DUI violations for the most recent five years, AND

4. Driver has no lapse in coverage in the past year or continuous coverage for 6 months of new business, AND

5. Driver is free of chargeable accidents for the most recent five years.*

*Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date.

Rating Chart

UNVERIFIABLE DRIVER RECORD SURCHARGE

If the licensed operator age 19 or older is unable to provide a U.S. driver license number for which a current Motor Vehicle Report (MVR) can be obtained, the applicable driver rate factor shall be increased.

Rating Chart

FINANCIAL RESPONSIBILITY RATE FACTOR
Eff. 9/15/06

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The Financial Responsibility rate factor will be applied to the policy based on Nationwide's Proprietary Credit Scoring Model. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility Rate Factor.

Rating Chart

New Business Scoring

The following rules (in order of precedence) are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.

Terms

No-Hit—no credit report is available from the selected vendor.

Renewal Scoring

The following rules are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.

5. On policies where at least one driver is an exclusion and no driver has a credit score, the exclusion financial responsibility class shall be assigned to all drivers on the policy.

6. Policies may move up or down only one credit class per year, subject to the following credit reclassification rules:

   Move policies to a better credit class upon renewal if:

   a. It is the annual renewal date for the policy, AND

   b. The policy satisfies the requirements of the better credit class, AND

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c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 12 months.

Move policies to a worse credit class upon renewal if:

a. It is the annual renewal date of the policy, AND

b. The policy satisfies the requirements of the worse credit class, AND

c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 12 months.

Renewal Scoring Exception

Policies where all drivers were prior “no-hits” or exclusions are subject to the New Business Scoring Rules above.

Terms

No-hit — no credit report is available from the selected vendor.

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply.

If the policy is currently rated in either the exclusion or no-hit financial responsibility class:

1. A credit report shall be ordered for the added driver.

2. Apply the New Business Scoring Rules.

OR

If the policy’s credit class is based on a scored credit report:

1. Do not order a credit report on the added driver at the time of the change.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

When a driver is deleted from a policy at any time other than the annual renewal date of the policy, the following rules apply.

1. The policy retains the current credit class.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

SPIN-OFF POLICIES

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Any time a new policy must be set up for an existing customer of a Nationwide Company, a new credit class must be established using the rules outlined in the New Business Scoring portion of the Financial Responsibility Rate Factor section of this rating manual.

ACCIDENT PREVENTION COURSE DISCOUNT

The otherwise applicable driver factor shall be reduced for individuals 55 years of age or over, if

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Department of Motor Vehicles, taught by an approved instructor, AND
2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception or renewal date of the policy term to which this rule applies. The certificate is valid for three years following the dated of the course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**

Eff. 3-22-08

Please refer to the Rating Charts portion of this manual.

BI Base Rates**

PD Base Rates**

ME Base Rates**

COMP Base Rates**

COLL Base Rates**

EXPENSE FEES

Eff. 3-15-06

Please refer to the Rating Charts portion of this manual.

Rating Chart

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbol

PD Rate Symbol

ME Rate Symbol

COMP Rate Symbol

COLL Rate Symbol

MODEL YEAR FACTORS**

Eff. 3-22-08

Please refer to the Rating Charts portion of this manual.

BI Model Year Factors**

PD Model Year Factors**

ME Model Year Factors**

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COMP Model Year Factors**

COLL Model Year Factors**

OTHER LIMITS AND DEDUCTIBLES

Eff. 9-15-05

BI Limits

PD Limits

ME Limits

COMP Deductible

COLL Deductible

RATING TABLES

Eff. 9-15-05

BI Increased Limits Table

PD Increased Limits Table

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TERRITORY

Eff. 3/15/07

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.

RATING TERRITORY SCHEDULE

County Number	County Name	Zip Code	Territory
1	Arkansas	Zip: 72003, 72026, 72038, 72042, 72048, 72055, 72073, 72140, 72166	63
		Zip: 72160	84
		Remainder of County…….	96
2	Ashley	ASHLEY - Entire County……..	51
3	Baxter	Zip: 72519, 72531, 72537, 72538, 72544, 72617, 72623, 72626, 72635, 72642, 72651, 72658	64
		Zip: 72653	93
		Remainder of County…….	97
4	Benton	Zip: 72768	71
		Zip: 72632, 72704, 72712, 72714, 72715, 72718, 72719, 72722, 72732, 72734, 72736, 72738, 72739, 72745, 72747, 72751, 72756, 72758, 72761, 72762, 72764	82
		Remainder of County…….	104
5	Boone	BOONE - Entire County…….	57
6	Bradley	BRADLEY - Entire County……..	50
7	Calhoun	CALHOUN - Entire County……...	50
8	Carroll	CARROLL - Entire County…….	57
9	Chicot	CHICOT - Entire County…….....	51
10	Clark	CLARK - Entire County…….....	50
11	Clay	CLAY - Entire County……...	55
12	Cleburne	Zip: 72067, 72121, 72130, 72131, 72137, 72179, 72523, 72530, 72534, 72543, 72546, 72550, 72581	63
		Zip: 72153	64
		Zip: 72088, 72044	92
		Remainder of County…….	96
13	Cleveland	CLEVELAND - Entire County…….	51
14	Columbia	COLUMBIA - Entire County…….	50
15	Conway	CONWAY - Entire County……..	57
16	Craighead	CRAIGHEAD - Entire County…….	55
17	Crawford	Zip: 72932, 72934, 72946, 72948, 72952, 72955, 72956, 72959	71
		Zip: 72921, 72947	91
		Remainder of County…….	104

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18	Crittenden	Zip: 72327, 72339, 72348, 72364, 72376, 72384, 72386	62
		Zip: 72301	74
		Zip: 72331	83
		Remainder of County…….	95
19	Cross	Zip: 72101, 72324, 72326, 72347, 72373, 72396	55
		Zip: 72331	83
		Remainder of County…….	55
20	Dallas	DALLAS - Entire County…….	50
21	Desha	DESHA - Entire County……..	51
22	Drew	DREW - Entire County…….	51
23	Faulkner	Zip: 72023, 72035, 72039, 72047, 72058, 72076, 72106, 72111, 72113, 72120, 72131, 72173, 72199	68
		Zip: 72032, 72034	80
		Remainder of County…….	102
24	Franklin	FRANKLIN - Entire County……...	57
25	Fulton	FULTON - Entire County…….	54
26	Garland	Zip: 71909, 71949, 71956, 71957, 71968	35
		Zip: 71901, 72087	65
		Remainder of County…….	98
27	Grant	Zip: 71603, 72057, 72084, 72132, 72167	69
		Zip: 71602, 72015, 72019, 72128, 72129, 72150	81
		Zip: 72065	115
		Remainder of County…….	103
28	Greene	GREENE - Entire County…….	55
29	Hempstead	HEMPSTEAD - Entire County……..	50
30	Hot Spring	Zip: 71923	50
		Zip: 71941, 71942	50
		Remainder of County…….	53
31	Howard	HOWARD - Entire County…….	50
32	Independence	Zip: 72501, 72527, 72534, 72550, 72568, 72579	63
		Zip: 72165, 72522, 72524, 72562, 72564, 72571	75
		Zip: 72020	75
		Remainder of County…….	96
33	Izard	IZARD - Entire County…….	54
34	Jackson	Zip: 72020	75
		Remainder of County…….	54
35	Jefferson	Zip: 71644, 72004, 72073, 72133, 72160, 72168, 72175	77
		Zip: 72046	113
		Zip: 71603, 72152	113
		Zip: 72079, 72132	113
		Zip 71601, 71602, 72150	114
		Remainder of County…….	99
36	Johnson	JOHNSON - Entire County……...	57
37	Lafayette	LAFAYETTE - Entire County……...	51
38	Lawrence	LAWRENCE - Entire County……..	54
39	Lee	LEE - Entire County……..	38
40	Lincoln	LINCOLN - Entire County…….	51
41	Little River	LITTLE RIVER - Entire County…….	50

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42	Logan	LOGAN - Entire County…….	57
43	Lonoke	Zip: 72046, 72072	113
		Remainder of County…….	112
44	Madison	MADISON - Entire County…….	57
45	Marion	MARION - Entire County……..	57
46	Miller	MILLER - Entire County…….	25
47	Mississippi	MISSISSIPPI - Entire County…….	39
48	Monroe	Zip: 72021	84
		Zip: 72029, 72069, 72134, 72366	88
		Remainder of County…….	96
49	Montgomery	MONTGOMERY - Entire County…….	50
50	Nevada	NEVADA - Entire County……..	50
51	Newton	NEWTON - Entire County…….	57
52	Ouachita	OUACHITA - Entire County…….	50
53	Perry	PERRY - Entire County……...	57
54	Phillips	PHILLIPS - Entire County…….	47
55	Pike	PIKE - Entire County…….	52
56	Poinsett	POINSETT - Entire County…….	55
57	Polk	POLK - Entire County……..	72
58	Pope	Zip: 72063, 72679, 72801, 72823, 72837, 72843, 72846, 72847, 72856	64
		Zip: 72802, 72858	76
		Remainder of County…….	97
59	Prairie	PRAIRIE - Entire County…….	54
60	Pulaski	Zip: 72126, 72023, 72016	79
		Zip: 72122, 72113, 72135, 72199, 72116, 72118, 72212, 72223, 72076, 72099, 72120	79
		Zip: 72205, 72206	90
		Zip: 72065, 72046	90
		Zip: 72117, 72142	106
		Zip: 72103, 72210	107
		Zip: 72204, 72209	108
		Zip: 72114, 72201, 72202	109
		Zip: 72002, 72227	110
		Zip: 72207, 72211	111
		Remainder of County…….	101
61	Randolph	Zip: 72460	75
		Remainder of County…….	55
62	Saint Francis	Zip: 72326, 72340, 72346, 72348, 72372, 72392, 72394, 72396	66
		Zip: 72335	78
		Remainder of County…….	100
63	Saline	Zip: 72057, 72084	69
		Zip: 71909, 72122, 72167	69
		Zip: 72002, 72011, 72015, 72019, 72022, 72087, 72103, 72210	81
		Zip: 72065, 72206	115
		Remainder of County…….	103
64	Scott	Zip: 71953	72
		Remainder of County…….	97

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65	Searcy	SEARCY - Entire County……..	58
66	Sebastian	Zip: 72901-72906, 72908, 72913, 72914, 72916-72919	44
		Zip: 72921, 72923, 72927, 72933, 72937, 72938, 72940, 72941, 72944	71
		Zip: 72936	87
		Remainder of County…….	104
67	Sevier	Zip: 71841	72
		Remainder of County…….	105
68	Sharpe	Zip: 72460, 72469, 72482, 72513, 72521, 72532, 72569, 72577	63
		Zip: 72529, 72542, 72525	75
		Remainder of County…….	96
69	Stone	STONE - Entire County…….	56
70	Union	Zip: 71730	61
		Zip: 71747, 71749, 71753, 71758, 71762, 71764, 71765	73
		Remainder of County…….	94
71	Van Buren	Zip: 72028, 72629	64
		Zip: 72031	64
		Zip: 72013, 72141, 72153	64
		Zip: 72088	64
		Remainder of County…….	97
72	Washington	WASHINGTON - Entire County…….	104
73	White	Zip: 72020	75
		Remainder of County…….	56
74	Woodruff	WOODRUFF - Entire County…….	54
75	Yell	Zip: 72824, 72827, 72828, 72833, 72835, 72838, 72842, 72853, 72857, 72860	64
		Zip: 72834	85
		Remainder of County…….	97
999		All Other	999

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverage in writing, such coverage need not be provided in, or supplemental to, a renewal policy.

A. MEDICAL EXPENSE

Limits of $5,000 are required unless rejected in writing by the Insured.

COVERAGE

See Policy or Endorsement.

B. WORK LOSS

Limits of $140 per week are required unless rejected in writing by the Insured.

COVERAGE

See Policy or Endorsement.

C. DEATH BENEFITS, DISMEMBERMENT, AND LOSS OF SIGHT COVERAGE

Limits of $5,000 are required unless rejected in writing by the Named Insured.

COVERAGE

See Policy or Endorsement.

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE
(Bodily Injury and Property Damage Liability)
Eff. 3/15/07

This coverage is mandatory on all policies providing BI and PD at limits equal to those purchased for BI and PD on private passenger automobile UNLESS it is rejected in writing by the Policyholder. The Insured may reject this coverage entirely, or select one of the following coverage combinations:

UMBI, UIMBI and UMPD

UMBI and UIMBI

UMBI and UMPD

UMBI

UM shall NOT be offered for an amount greater than the amount of BI coverage selected.

A. COVERAGE

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See Policy or Endorsement.

B. LIMITS

Basic limits: 25/50 BI; $25,000 PD with $200 deductible.

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.

UMBI

UIMBI

UMPD

TOWING AND LABOR COSTS

Please see the charts portion of this manual for coverage details.

LIMITS

$50 per disablement.

There is a maximum of two occurrences per vehicle in a six-month period.

Rating Chart

LOSS OF USE
Eff. 3-15-06

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

See the Policy or Endorsement for coverage details.

Rating Chart

ADDITIONAL COVERAGE FOR SPECIAL EQUIPMENT

This endorsement provides coverage for parts or accessories added by anyone, other than by the vehicle manufacturer, unless they were added prior to the vehicle's original sale. If a vehicle is altered by attaching any special equipment, part, or accessories, COMP and COLL will not cover such equipment unless declared and an additional premium paid. This endorsement also provides additional coverage, above the $750 policy limit, for equipment designed for the reproduction of sound that is permanently installed.

Note: The Special Equipment Endorsement will not be available of the OEM Loss Settlement Endorsement is also purchased.

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Rating Chart

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MISCELLANEOUS VEHICLES

The rates and rules for the private passenger automobile vehicle type, displayed elsewhere in this manual, also apply to miscellaneous vehicles as set forth in such rules and subject to the rate modifications/exceptions listed in the following sections.

MOTOR HOMES

A self-propelled land vehicle permanently equipped for use as a living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

In the event our Insured rents a motor home from another, the daily charge to extend the coverages of BI, PD, ME, WL, DB UM, UIM whenever applicable from his/her automobile insured with our Company is $1.00 with a minimum per rental period premium of $10.00. Full COMP and $100 deductible COLL coverages are provided for the daily premium of $1.00 and again a $10.00 minimum premium per rental period. Contents coverage in the amount of $500 is provided for the flat charge of $1.00 if desired.

Motor Home Calculation Charts

TRAILERS

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a trailer from another, the daily charge for full COMP and $100 deductible COLL coverage is $1.00 with a per rental period minimum of $10.00. Contents coverage of $500 is provided for the flat charge of $1.00 if desired.

Trailer Calculation Charts

TRUCK CAMPERS

A vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a truck mounted with a camper unit from another, the premium is the same as established for a trailer.

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained or preserved by a classic automobile hobbyists.

A. RESTRICTED USE

Reduced premiums are applicable if the automobile is maintained solely for use in exhibitions, club activities, parades, and other functions of public interest and is not used primarily for the transportation of passengers over any public street or highway.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

B. REGULAR USE

Regular use applies if the antique or classic automobile does not qualify for Restricted Use as defined above.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

Antique and Classic Automobile Calculation Charts

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES

Annual premiums anticipate reduced usage during winter months.

Trail bikes that are over 350 cc or registered are rated as MC.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

Includes unregistered trail bikes up to 350cc.

Recreational Vehicles Calculation Charts

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MISCELLANEOUS RISKS

NAMED NON-OWNER POLICY (NNO)

Eff. 9-15-05

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder Only.

1. Operation of non-owned automobile, OR

2. Presence in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Persons operating a public or livery conveyance, including school bus drivers.

2. Chauffeurs and truck drivers.

3. Persons operating vehicles for the federal or state government or any political subdivision.

4. Persons operating emergency vehicles.

5. Automobiles used in the business or occupation of the insured.

6. Automobiles hired under long-term contract.

C. CLASSIFICATION AND RATES

BI, PD, or ME— Apply percent shown below to the private passenger automobile base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI or UMPD — Charge regular Private Passenger premium.

TYPE OF RISK

	Reg.	Special*
Do not customarily involve use of automobiles and there is		
a. A male operator under age 25 ……	71%	188%
b. No male operator under age 25……..	47%	134%

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*Applies to Named Non-Owner requiring financial responsibility certificate. See Financial Responsibility Certificate section for additional charges. Coverage is extended for operation of ANY automobile owned by a member of Named Non-Owner's household.

NOTE — The premiums produced by the factors above are not subject any further rate modification, except for the Matrix Tier Factor, Ineligible Risk Surcharge, and Merit Rating Plan surcharges.

NNO Calculation Charts

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GENERAL RULES

POLICY TERM

All policy terms are six months except for Motorcycles and Recreational Vehicles, which are 12 months. All policies are automatically renewable.

PREMIUM ADJUSTMENT

The following rules apply to changes made during the policy term:

1. Added coverage or vehicle — Collect prorate premium on the basis of rates in effect at the time of changes.

2. All other changes — Collect or refund prorate premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there isn't a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

The policy is cancelled on a short rate basis unless noted in item C., below.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as "new business" may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not "new business.")

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

4. The Policyholder has other specified automobile insurance in the Company.

5. Only part of the coverages are cancelled.

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6. The Policyholder enters the Armed Services.

7. The automobile is repossessed under the terms of a financing agreement.

In all other cases, cancellation is on a short-rate basis when requested by the Policyholder.

D. MISCELLANEOUS VEHICLES

Motorcycles:

When coverage is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro-rata basis:

1. Coverage was in force less than six months.

2. Coverage was in force six months or more, BUT

   a. The vehicle was stolen, destroyed, sold, or junked, OR

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

When coverage on a vehicle is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rata basis:

1. The vehicle is destroyed, stolen, sold, or junked, OR

2. The Policyholder has died, OR

3. Cancellation is initiated by the Company.

E. REFUND

Cancellation premium refund of less then $2.00 will not be made except at the request of the Policyholder, in which case the actual return premium shall be allowed.

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

A financial responsibility certificate (SR-22) is filed with the Bureau of Motor Vehicles whenever evidence of financial responsibility is required by law. If the person requiring the certificate owns no automobile, filing may be made on a policy issued to a member of immediate family. Nationwide will not issue the SR-22 for drivers or residents of the following states, where we are not licensed to write insurance:

1. Louisiana,

2. Massachusetts, AND

3. New Jersey

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A $15.00 SR-22 fee will be imposed per filing per policy term. This fee is non-refundable.

PAYMENT OPTIONS
Eff. 4/1/07

A. FULL PAYMENT

The total policy premium for a policy term may be paid in full at the time a new policy is written or upon the Policyholder's receipt of a renewal billing notice.

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $8.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. INSUFFICIENT FUNDS

The Company reserves the right to impose a fee of $30.00 for any premium payment, fees, or other charges due the Company, regardless of payment method, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds.

D. LATE PAYMENT FEE

A late payment fee of $10.00 will be assessed for any payment received five or more days past the billing due date. The $10.00 late payment fee will be added to the next billing.

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PRORATE & SHORT RATE TABLES

PRORATE & SHORT RATE TABLES – SEMI-ANNUAL POLICIES

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.5	6	47	25.8	36	93	51.1	61	138	75.8	81
2	1.1	7	48	26.4	37	94	51.6	62	139	76.4	81
3	1.6	8	49	26.9	37	95	52.2	62	140	76.9	82
4	2.2	9	50	27.5	38	96	52.7	63	141	77.5	82
5	2.7	10	51	28	38	97	53.3	63	142	78	83
6	3.3	11	52	28.6	39	98	53.8	63	143	78.6	83
7	3.8	12	53	29.1	40	99	54.4	64	144	79.1	84
8	4.4	13	54	29.7	40	100	54.9	64	145	79.7	84
9	4.9	14	55	30.2	41	101	55.5	65	146	80.2	85
10	5.5	15	56	30.8	41	102	56	65	147	80.8	85
11	6	16	57	31.3	42	103	56.6	66	148	81.3	85
12	6.6	17	58	31.9	42	104	57.1	66	149	81.9	86
13	7.1	18	59	32.4	43	105	57.7	67	150	82.4	86
14	7.7	18	60	33	43	106	58.2	67	151	83	87
15	8.2	19	61	33.5	44	107	58.8	67	152	83.5	87
16	8.8	19	62	34.1	44	108	59.3	68	153	84.1	88
17	9.3	20	63	34.6	45	109	59.9	68	154	84.6	88
18	9.9	20	64	35.2	46	110	60.4	69	155	85.2	88
19	10.4	21	65	35.7	46	111	61	69	156	85.7	89
20	11	21	66	36.3	47	112	61.5	70	157	86.3	89
21	11.5	22	67	36.8	47	113	62.1	70	158	86.8	90
22	12.1	23	68	37.4	48	114	62.6	70	159	87.4	90
23	12.6	23	69	37.9	48	115	63.2	71	160	87.9	91
24	13.2	24	70	38.5	49	116	63.7	71	161	88.5	91
25	13.7	24	71	39	49	117	64.3	72	162	89	92
26	14.3	25	72	39.6	50	118	64.8	72	163	89.6	92
27	14.8	25	73	40.1	50	119	65.4	73	164	90.1	92
28	15.4	26	74	40.7	51	120	65.9	73	165	90.7	93
29	15.9	26	75	41.2	52	121	66.5	74	166	91.2	93
30	16.5	27	76	41.8	52	122	67	74	167	91.8	94
31	17	27	77	42.3	53	123	67.6	74	168	92.3	94
32	17.6	28	78	42.9	53	124	68.1	75	169	92.9	95
33	18.1	29	79	43.4	54	125	68.7	76	170	93.4	95
34	18.7	29	80	44	54	126	69.2	76	171	94	95
35	19.2	30	81	44.5	55	127	69.8	76	172	94.5	96
36	19.8	30	82	45.1	55	128	70.3	77	173	95.1	96

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
37	20.3	31	83	45.6	56	129	70.9	77	174	95.6	97
38	20.9	31	84	46.2	57	130	71.4	77	175	96.2	97
39	21.4	32	85	46.7	57	131	72	78	176	96.7	98
40	22	32	86	47.3	58	132	72.5	78	177	97.3	98
41	22.5	33	87	47.8	58	133	73.1	79	178	97.8	99
42	23.1	34	88	48.4	59	134	73.6	79	179	98.4	99
43	23.6	34	89	48.9	59	135	74.2	80	180	98.9	99
44	24.2	35	90	49.5	60	136	74.7	80	181	99.5	100
45	24.7	35	91	50	60	137	75.3	81	182	100	100
46	25.3	36	92	50.5	61						

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-2

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.3	5	47	12.9	23	93	25.5	36	139	38.1	49
2	0.5	6	48	13.2	24	94	25.8	36	140	38.4	49
3	0.8	7	49	13.4	24	95	26	37	141	38.6	49
4	1.1	7	50	13.7	24	96	26.3	37	142	38.9	49
5	1.4	8	51	14	24	97	26.6	37	143	39.2	50
6	1.6	8	52	14.2	25	98	26.8	37	144	39.5	50
7	1.9	9	53	14.5	25	99	27.1	38	145	39.7	50
8	2.2	9	54	14.8	25	100	27.4	38	146	40	50
9	2.5	10	55	15.1	26	101	27.7	38	147	40.3	51
10	2.7	10	56	15.3	26	102	27.9	38	148	40.5	51
11	3	11	57	15.6	26	103	28.2	39	149	40.8	51
12	3.3	11	58	15.9	26	104	28.5	39	150	41.1	52
13	3.6	12	59	16.2	27	105	28.8	39	151	41.4	52
14	3.8	12	60	16.4	27	106	29	40	152	41.6	52
15	4.1	13	61	16.7	27	107	29.3	40	153	41.9	52
16	4.4	13	62	17	27	108	29.6	40	154	42.2	53
17	4.7	14	63	17.3	28	109	29.9	40	155	42.5	53
18	4.9	14	64	17.5	28	110	30.1	41	156	42.7	53
19	5.2	15	65	17.8	28	111	30.4	41	157	43	54
20	5.5	15	66	18.1	29	112	30.7	41	158	43.3	54
21	5.8	16	67	18.4	29	113	31	41	159	43.6	54
22	6	16	68	18.6	29	114	31.2	42	160	43.8	54
23	6.3	17	69	18.9	29	115	31.5	42	161	44.1	55
24	6.6	17	70	19.2	30	116	31.8	42	162	44.4	55
25	6.8	17	71	19.5	30	117	32.1	43	163	44.7	55
26	7.1	18	72	19.7	30	118	32.3	43	164	44.9	55
27	7.4	18	73	20	30	119	32.6	43	165	45.2	56
28	7.7	18	74	20.3	31	120	32.9	43	166	45.5	56
29	7.9	18	75	20.5	31	121	33.2	44	167	45.8	56
30	8.2	19	76	20.8	31	122	33.4	44	168	46	57
31	8.5	19	77	21.1	32	123	33.7	44	169	46.3	57
32	8.8	19	78	21.4	32	124	34	44	170	46.6	57
33	9	20	79	21.6	32	125	34.2	45	171	46.8	57
34	9.3	20	80	21.9	32	126	34.5	45	172	47.1	58
35	9.6	20	81	22.2	33	127	34.8	45	173	47.4	58
36	9.9	20	82	22.5	33	128	35.1	46	174	47.7	58
37	10.1	21	83	22.7	33	129	35.3	46	175	47.9	58
38	10.4	21	84	23	34	130	35.6	46	176	48.2	59

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
39	10.7	21	85	23.3	34	131	35.9	46	177	48.5	59
40	11	21	86	23.6	34	132	36.2	47	178	48.8	59
41	11.2	22	87	23.8	34	133	36.4	47	179	49	60
42	11.5	22	88	24.1	35	134	36.7	47	180	49.3	60
43	11.8	22	89	24.4	35	135	37	47	181	49.6	60
44	12.1	23	90	24.7	35	136	37.3	48	182	49.9	60
45	12.3	23	91	24.9	35	137	37.5	48	183	50.1	61
46	12.6	23	92	25.2	36	138	37.8	48	184	50.4	61

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-3

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
185	50.7	61	231	63.3	71	277	75.9	81	323	88.5	91
186	51	61	232	63.6	71	278	76.2	81	324	88.8	92
187	51.2	61	233	63.8	72	279	76.4	82	325	89	92
188	51.5	62	234	64.1	72	280	76.7	82	326	89.3	92
189	51.8	62	235	64.4	72	281	77	82	327	89.6	92
190	52.1	62	236	64.7	72	282	77.3	82	328	89.9	92
191	52.3	62	237	64.9	72	283	77.5	83	329	90.1	93
192	52.6	63	238	65.2	73	284	77.8	83	330	90.4	93
193	52.9	63	239	65.5	73	285	78.1	83	331	90.7	93
194	53.2	63	240	65.8	73	286	78.4	83	332	91	93
195	53.4	63	241	66	73	287	78.6	83	333	91.2	94
196	53.7	63	242	66.3	74	288	78.9	84	334	91.5	94
197	54	64	243	66.6	74	289	79.2	84	335	91.8	94
198	54.2	64	244	66.8	74	290	79.5	84	336	92.1	94
199	54.5	64	245	67.1	74	291	79.7	84	337	92.3	94
200	54.8	64	246	67.4	74	292	80	85	338	92.6	95
201	55.1	65	247	67.7	75	293	80.3	85	339	92.9	95
202	55.3	65	248	67.9	75	294	80.5	85	340	93.2	95
203	55.6	65	249	68.2	75	295	80.8	85	341	93.4	95
204	55.9	65	250	68.5	75	296	81.1	85	342	93.7	95
205	56.2	65	251	68.8	76	297	81.4	86	343	94	96
206	56.4	66	252	69	76	298	81.6	86	344	94.2	96
207	56.7	66	253	69.3	76	299	81.9	86	345	94.5	96
208	57	66	254	69.6	76	300	82.2	86	346	94.8	96
209	57.3	66	255	69.9	76	301	82.5	86	347	95.1	97
210	57.5	67	256	70.1	77	302	82.7	87	348	95.3	97
211	57.8	67	257	70.4	77	303	83	87	349	95.6	97
212	58.1	67	258	70.7	77	304	83.3	87	350	95.9	97
213	58.4	67	259	71	77	305	83.6	87	351	96.2	97
214	58.6	67	260	71.2	77	306	83.8	88	352	96.4	98
215	58.9	68	261	71.5	78	307	84.1	88	353	96.7	98
216	59.2	68	262	71.8	78	308	84.4	88	354	97	98
217	59.5	68	263	72.1	78	309	84.7	88	355	97.3	98
218	59.7	68	264	72.3	78	310	84.9	88	356	97.5	99
219	60	69	265	72.6	79	311	85.2	89	357	97.8	99
220	60.3	69	266	72.9	79	312	85.5	89	358	98.1	99
221	60.5	69	267	73.2	79	313	85.8	89	359	98.4	99
222	60.8	69	268	73.4	79	314	86	89	360	98.6	99
223	61.1	69	269	73.7	79	315	86.3	90	361	98.9	100

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
224	61.4	70	270	74	80	316	86.6	90	362	99.2	100
225	61.6	70	271	74.2	80	317	86.8	90	363	99.5	100
226	61.9	70	272	74.5	80	318	87.1	90	364	99.7	100
227	62.2	70	273	74.8	80	319	87.4	90	365	100	100
228	62.5	70	274	75.1	81	320	87.7	91			
229	62.7	71	275	75.3	81	321	87.9	91			
230	63	71	276	75.6	81	322	88.2	91			

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CALCULATIONS, QUICK REFERENCES, & CHARTS

ADF PRIVATE PASSENGER PPA

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION PPA BODILY INJURY ADF Individual Coverage Driver Factor
NS03PPABI5936
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE80
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COLLISION ADF Individual Coverage Driver Factor
NS03PPACOLL5937
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE83
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962

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Step	Description	Chart Name
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COMPREHENSIVE ADF Individual Coverage Driver Factor
NS03PPACOMP5938
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE82
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA MEDICAL BENEFITS ADF Individual Coverage Driver Factor
NS03PPAMDCL10372
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Financial Responsibility Rate Factor	NS03TE87
2.	Determine Driver Factor	NS03TE85
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	Determine Accident Prevention Course Discount Factor	NS03TI12
5.	Determine Accident Free Discount Factor	NS03TI73
6.	Calculate Merit Rating Factor	NS03PPAPLCY5962
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	

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Step	Description	Chart Name
11.	* Accident Prevention Course Discount Factor (cents rounded)	

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CALCULATION PPA PROPERTY DAMAGE ADF Individual Coverage Driver Factor
NS03PPAPD5941
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE81
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

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ADF MOTORCYCLE MC

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver's Age Percent	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION MC BODILY INJURY ADF Individual Coverage Driver Factor
NS03MOCYBI5942
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI86
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COLLISION ADF Individual Coverage Driver Factor
NS03MOCYCOLL5943
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI85
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COMPREHENSIVE ADF Individual Coverage Driver Factor
NS03MOCYCOMP5944
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI84
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77

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Step	Description	Chart Name
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC MEDICAL BENEFITS ADF Individual Coverage Driver Factor
NS03MOCYMDCL10373
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI88
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PROPERTY DAMAGE ADF Individual Coverage Driver Factor
NS03MOCYPD5945
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI87
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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Step	Description	Chart Name
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

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ADF NAMED NON OWNER NNO

QUICK REFERENCE

	PLCY
ADF Individual Coverage Driver Factor	X
At Fault Accidents Factor	X
At Fault Accidents Factor Plus	X
At Fault Plus Factor Add	X
Merit Rating Factor	X
Violation Surcharge Factor	X
Violation Surcharge Factor Plus	X

CALCULATION NNO Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

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ADF ANTIQUE and CLASSICS AC
QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION AC BODILY INJURY ADF Individual Coverage Driver Factor
NS03ANTQBI5930
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE80
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COLLISION ADF Individual Coverage Driver Factor
NS03ANTQCOLL5931
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE83
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77

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Step	Description	Chart Name
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COMPREHENSIVE ADF Individual Coverage Driver Factor
NS03ANTQCOMP5932
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE82
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC MEDICAL BENEFITS ADF Individual Coverage Driver Factor
NS03ANTQMDCL10371
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Financial Responsibility Rate Factor	NS03TE87
2.	Determine Driver Factor	NS03TE85
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	Determine Accident Prevention Course Discount Factor	NS03TI12
5.	Determine Accident Free Discount Factor	NS03TI73
6.	Calculate Merit Rating Factor	NS03PPAPLCY5962
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

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CALCULATION AC PROPERTY DAMAGE ADF Individual Coverage Driver Factor
NS03ANTQPD5935
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE81
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

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PRIVATE PASSENGER PPA
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X				X	X					
Affinity Discount Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Average Driver Factor		X	X	X				X	X					
Base Rate	X	X	X	X	X	X	X	X	X		X	X	X	X
Coverage Expense Fee		X	X	X				X	X					
Coverage Rating Year Plus One										X				
Home and Car Discount Factor										X				
Household Composition Factor		X	X	X				X	X					
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Lapse 1-30 Day Surcharge Factor		X	X	X				X	X			X	X	X
Limit/Deductible Factor		X	X	X				X	X					
New Vehicle Discount Factor		X	X	X				X	X					
OEM Endorsement Factor			X	X										
Passive Occupant Restraint Discount Factor	X					X		X						
Prior Non-Standard Surcharge Factor								X						
Rate Symbol Factor		X	X	X				X	X	X				
Rate Symbol Plus Factor			X	X						X				
Vehicle Model Year Factor		X	X	X				X	X					
Vehicle Use Factor		X	X	X				X	X					

CALCULATION PPA ACCIDENTAL DEATH BENEFITS Coverage Premium
NS03PPAAD10270
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA BODILY INJURY Coverage Premium
NS03PPABI1479
Effective Date: SEP-27-2006

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Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Rate Symbol Factor	NS03TB15
5.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
6.	Determine Vehicle Model Year Factor	NS03TC13
7.	Determine New Vehicle Discount Factor	NS03TC23
8.	Determine Limit/Deductible Factor	NS03TD03
9.	Determine Vehicle Use Factor	NS03TE54
10.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
11.	Determine Paid In Full Discount Factor	NS03TI80
12.	Determine Coverage Expense Fee	NS03TF78
13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
14.	Determine Household Composition Factor	NS03TM06
15.	Determine Advance Quote Discount Factor	NS03TM20
16.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
17.	* Matrix Tier Factor (ten cents rounded)	
18.	* Rate Symbol Factor (ten cents rounded)	
19.	* Vehicle Model Year Factor (ten cents rounded)	
20.	* New Vehicle Discount Factor (ten cents rounded)	
21.	* Limit/Deductible Factor (ten cents rounded)	
22.	* Vehicle Use Factor (ten cents rounded)	
23.	* Average Driver Factor (ten cents rounded)	
24.	* Household Composition Factor (ten cents rounded)	
25.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
26.	* Paid In Full Discount Factor (ten cents rounded)	
27.	* Advance Quote Discount Factor (ten cents rounded)	
28.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
29.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
NS03PPACBR1480
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA COLLISION Coverage Premium
NS03PPACOLL1481

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Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB02
4.	Determine Vehicle Model Year Factor	NS03TC12
5.	Determine New Vehicle Discount Factor	NS03TC22
6.	Determine Limit/Deductible Factor	NS03TD02
7.	Determine OEM Endorsement Factor	NS03TE99
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Paid In Full Discount Factor	NS03TI80
11.	Determine Coverage Expense Fee	NS03TF78
12.	Determine Ineligible Risk Surcharge Factor	NS03TF80
13.	Determine Affinity Discount Factor	NS03TE72
14.	Determine Advance Quote Discount Factor	NS03TM20
15.	Determine Household Composition Factor	NS03TM06
16.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
17.	* Matrix Tier Factor (ten cents rounded)	
18.	* Rate Symbol Factor (ten cents rounded)	
19.	* Vehicle Model Year Factor (ten cents rounded)	
20.	* New Vehicle Discount Factor (ten cents rounded)	
21.	* Limit/Deductible Factor (ten cents rounded)	
22.	* OEM Endorsement Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Household Composition Factor (ten cents rounded)	
26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
27.	* Paid In Full Discount Factor (ten cents rounded)	
28.	* Advance Quote Discount Factor (ten cents rounded)	
29.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
30.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA COMPREHENSIVE Coverage Premium
NS03PPACOMP1482
Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB01
4.	Determine Vehicle Model Year Factor	NS03TC11
5.	Determine New Vehicle Discount Factor	NS03TC21
6.	Determine Limit/Deductible Factor	NS03TD01
7.	Determine OEM Endorsement Factor	NS03TE98
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Coverage Expense Fee	NS03TF78
11.	Determine Ineligible Risk Surcharge Factor	NS03TF80
12.	Determine Affinity Discount Factor	NS03TE72
13.	Determine Advance Quote Discount Factor	NS03TM20
14.	Determine Household Composition Factor	NS03TM06
15.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
16.	* Matrix Tier Factor (ten cents rounded)	
17.	* Rate Symbol Factor (ten cents rounded)	
18.	* Vehicle Model Year Factor (ten cents rounded)	
19.	* New Vehicle Discount Factor (ten cents rounded)	
20.	* Limit/Deductible Factor (ten cents rounded)	
21.	* OEM Endorsement Factor (ten cents rounded)	
22.	* Vehicle Use Factor (ten cents rounded)	
23.	* Average Driver Factor (ten cents rounded)	
24.	* Household Composition Factor (ten cents rounded)	
25.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
26.	* Advance Quote Discount Factor (ten cents rounded)	
27.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
28.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA LOSS OF INCOME BENEFITS Coverage Premium
NS03PPALOI10271
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA LOSS OF USE Coverage Premium
NS03PPALOU1485
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA MEDICAL BENEFITS Coverage Premium
NS03PPAMDCL10272
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB17
4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
5.	Determine Vehicle Model Year Factor	NS03TC15
6.	Determine New Vehicle Discount Factor	NS03TC25
7.	Determine Limit/Deductible Factor	NS03TD13
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
11.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
12.	Determine Paid In Full Discount Factor	NS03TI80
13.	Determine Coverage Expense Fee	NS03TF78
14.	Determine Affinity Discount Factor	NS03TE72
15.	Determine Ineligible Risk Surcharge Factor	NS03TF80
16.	Determine Advance Quote Discount Factor	NS03TM20
17.	Determine Household Composition Factor	NS03TM06
18.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
19.	* Matrix Tier Factor (ten cents rounded)	
20.	* Rate Symbol Factor (ten cents rounded)	
21.	* Vehicle Model Year Factor (ten cents rounded)	
22.	* New Vehicle Discount Factor (ten cents rounded)	
23.	* Limit/Deductible Factor (ten cents rounded)	
24.	* Vehicle Use Factor (ten cents rounded)	
25.	* Average Driver Factor (ten cents rounded)	
26.	* Household Composition Factor (ten cents rounded)	

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Step	Description	Chart Name
27.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
28.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
29.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
30.	* Paid In Full Discount Factor (ten cents rounded)	
31.	* Advance Quote Discount Factor (ten cents rounded)	
32.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
33.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA PROPERTY DAMAGE Coverage Premium
NS03PPAPD1488
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB16
4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
5.	Determine Vehicle Model Year Factor	NS03TC14
6.	Determine New Vehicle Discount Factor	NS03TC24
7.	Determine Limit/Deductible Factor	NS03TD04
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Paid In Full Discount Factor	NS03TI80
11.	Determine Coverage Expense Fee	NS03TF78
12.	Determine Affinity Discount Factor	NS03TE72
13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
14.	Determine Household Composition Factor	NS03TM06
15.	Determine Advance Quote Discount Factor	NS03TM20
16.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
17.	* Matrix Tier Factor (ten cents rounded)	
18.	* Rate Symbol Factor (ten cents rounded)	
19.	* Vehicle Model Year Factor (ten cents rounded)	
20.	* New Vehicle Discount Factor (ten cents rounded)	
21.	* Limit/Deductible Factor (ten cents rounded)	
22.	* Vehicle Use Factor (ten cents rounded)	
23.	* Average Driver Factor (ten cents rounded)	
24.	* Household Composition Factor (ten cents rounded)	
25.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
26.	* Paid In Full Discount Factor (ten cents rounded)	
27.	* Advance Quote Discount Factor (ten cents rounded)	
28.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
29.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA TOWING AND LABOR Coverage Premium
NS03PPATL1489
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION PPA UNDERINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03PPAUIMBI5698
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
4.	Determine Affinity Discount Factor	NS03TE72
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA UNINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03PPAUMBI1491
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
4.	Determine Affinity Discount Factor	NS03TE72
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION PPA UNINSURED MOTORISTS - PROPERTY DAMAGE Coverage Premium
NS03PPAUMPD10370
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA Rate Symbol Factor
NS03PPAPLCY15010
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	Result Cost Class = Rate Symbol	
2.	Result Cost Class = Result Cost Class - 100	
3.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
4.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	

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MOTORCYCLE MC
QUICK REFERENCE

	AD	BI	COLL	COMP	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X	X	X
Average Driver Factor		X	X	X		X	X			
Base Rate	X	X	X	X	X	X	X	X	X	X
Coverage Expense Fee		X	X	X		X	X			
Engine Size Percent		X	X	X			X			
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X	X
Limit/Deductible Factor		X	X	X		X	X			
Rate Factor	X	X	X	X	X	X	X	X	X	X
Vehicle Model Year Factor		X	X	X		X	X			

CALCULATION MC ACCIDENTAL DEATH BENEFITS Coverage Premium
NS03MOCYAD10230
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC BODILY INJURY Coverage Premium
NS03MOCYBI1512
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Rate Factor	NS03TE11
4.	Determine Vehicle Model Year Factor	NS03TC13
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Engine Size Percent	NS03TI91
7.	Determine Coverage Expense Fee	NS03TF78
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	

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Step	Description	Chart Name
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC COLLISION Coverage Premium
NS03MOCYCOLL1513
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Vehicle Model Year Factor	NS03TC12
3.	Determine Limit/Deductible Factor	NS03TD02
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Engine Size Percent	NS03TI90
7.	Determine Coverage Expense Fee	NS03TF78
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC COMPREHENSIVE Coverage Premium
NS03MOCYCOMP1514
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Vehicle Model Year Factor	NS03TC11
3.	Determine Limit/Deductible Factor	NS03TD01
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Determine Engine Size Percent	NS03TI89
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	

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Step	Description	Chart Name
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION MC LOSS OF INCOME BENEFITS Coverage Premium
NS03MOCYLOI10232
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC MEDICAL BENEFITS Coverage Premium
NS03MOCYMDCL10231
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Vehicle Model Year Factor	NS03TC15
3.	Determine Limit/Deductible Factor	NS03TD13
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Rate Factor (ten cents rounded)	
10.	* Vehicle Model Year Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Average Driver Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC PROPERTY DAMAGE Coverage Premium
NS03MOCYPD1519
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Limit/Deductible Factor	NS03TD04
3.	Determine Vehicle Model Year Factor	NS03TC14
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Determine Engine Size Percent	NS03TI92

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Step	Description	Chart Name
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC UNDERINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03MOCYUIMBI9634
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION MC UNINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03MOCYUMBI9636
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC UNINSURED MOTORISTS - PROPERTY DAMAGE Coverage Premium
NS03MOCYUMPD10233
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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RECREATIONAL VEHICLE RV
QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X
Base Rate	X	X	X	X	X	X	X	X
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X
Limit/Deductible Factor	X				X			
Rate Factor						X	X	X

CALCULATION RV BODILY INJURY Coverage Premium
NS03RVBI1554
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA16
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV COLLISION Coverage Premium
NS03RVCOLL1555
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA55
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV COMPREHENSIVE Coverage Premium
NS03RVCOMP1556
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA54
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV MEDICAL BENEFITS Coverage Premium
NS03RVMDCL10290
Effective Date: MAR-15-2004

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Step	Description	Chart Name
1.	Determine Base Rate	NS03TA58
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV PROPERTY DAMAGE Coverage Premium
NS03RVPD1560
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA17
2.	Determine Limit/Deductible Factor	NS03TD04
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV UNDERINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03RVUIMBI9639
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION RV UNINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03RVUMBI1563
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV UNINSURED MOTORISTS - PROPERTY DAMAGE Coverage Premium
NS03RVUMPD10291
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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TRAILERS SV
QUICK REFERENCE

	COLL	COMP	PE	PLCY
Affinity Discount Factor	X	X	X	
Auto Financial Discount Factor	X	X		
Base Rate	X	X	X	
Home and Car Discount Factor	X	X		X
Ineligible Risk Surcharge Factor	X	X	X	
Rate Symbol Factor	X	X		

CALCULATION SV COLLISION Coverage Premium
NS03SUPLCOLL1904
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA20
2.	Determine Rate Symbol Factor	NS03TB06
3.	Determine Home and Car Discount Factor	NS03TI35
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Auto Financial Discount Factor	NS03TI83
6.	Determine Affinity Discount Factor	NS03TE72
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Rate Symbol Factor (ten cents rounded)	
10.	If Full Term Policy Months = Annual	
11.	* 02 (ten cents rounded)	
12.	End - If	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION SV COMPREHENSIVE Coverage Premium
NS03SUPLCOMP1905
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA19
2.	Determine Rate Symbol Factor	NS03TB05
3.	Determine Home and Car Discount Factor	NS03TI35
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Auto Financial Discount Factor	NS03TI83
6.	Determine Affinity Discount Factor	NS03TE72
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
9.	* Rate Symbol Factor (ten cents rounded)	
10.	If Full Term Policy Months = Annual	
11.	* 02 (ten cents rounded)	
12.	End - If	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION SV PERSONAL EFFECTS Coverage Premium
NS03SUPLPE1906
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA61
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	If Full Term Policy Months = Annual	
7.	* 02 (ten cents rounded)	
8.	End - If	
9.	* Paid In Full Discount Factor (ten cents rounded)	
10.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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MOTORHOME MH
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PE	PLCY	TL	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Auto Financial Discount Factor		X	X	X				X	X						
Base Rate	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Coverage Expense Fee		X	X	X				X	X						
Home and Car Discount Factor		X	X	X				X	X		X				
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Limit/Deductible Factor		X	X	X				X	X						
Passive Occupant Restraint Discount Factor								X							
Rate Factor	X	X	X	X		X		X	X				X	X	X
Rate Symbol Factor			X	X											
Rate Symbol Plus Factor			X	X											
Vehicle Model Year Factor		X	X	X				X	X						

CALCULATION MH ACCIDENTAL DEATH BENEFITS Coverage Premium
NS03MOHMAD10311
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	
8.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH BODILY INJURY Coverage Premium
NS03MOHMBI1872
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Vehicle Model Year Factor	NS03TC13
4.	Determine Rate Factor	NS03TE07
5.	Determine Home and Car Discount Factor	NS03TI35
6.	Determine Auto Financial Discount Factor	NS03TI83
7.	Determine Paid In Full Discount Factor	NS03TI80

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Step	Description	Chart Name
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Ineligible Risk Surcharge Factor	NS03TF80
10.	Determine Affinity Discount Factor	NS03TE72
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Vehicle Model Year Factor (ten cents rounded)	
14.	* Limit/Deductible Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
NS03MOHMCBR9641
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH COLLISION Coverage Premium
NS03MOHMCOLL1874
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Rate Factor	NS03TE07
3.	Determine Rate Symbol Factor	NS03TB02
4.	Determine Vehicle Model Year Factor	NS03TC12
5.	Determine Limit/Deductible Factor	NS03TD02
6.	Determine Home and Car Discount Factor	NS03TI35
7.	Determine Paid In Full Discount Factor	NS03TI80
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Determine Coverage Expense Fee	NS03TF78
10.	Determine Ineligible Risk Surcharge Factor	NS03TF80
11.	Determine Affinity Discount Factor	NS03TE72
12.	Calculate Rate Symbol Factor	NS03MOHMCOLL3576
13.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
14.	* Rate Factor (ten cents rounded)	
15.	* Rate Symbol Factor (ten cents rounded)	

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Step	Description	Chart Name
16.	* Vehicle Model Year Factor (ten cents rounded)	
17.	* Limit/Deductible Factor (ten cents rounded)	
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION MH COMPREHENSIVE Coverage Premium
NS03MOHMCOMP1875
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Rate Factor	NS03TE07
3.	Determine Rate Symbol Factor	NS03TB01
4.	Determine Vehicle Model Year Factor	NS03TC11
5.	Determine Limit/Deductible Factor	NS03TD01
6.	Determine Home and Car Discount Factor	NS03TI35
7.	Determine Auto Financial Discount Factor	NS03TI83
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Ineligible Risk Surcharge Factor	NS03TF80
10.	Determine Affinity Discount Factor	NS03TE72
11.	Determine Paid In Full Discount Factor	NS03TI80
12.	Calculate Rate Symbol Factor	NS03MOHMCOMP3577
13.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
14.	* Rate Factor (ten cents rounded)	
15.	* Rate Symbol Factor (ten cents rounded)	
16.	* Vehicle Model Year Factor (ten cents rounded)	
17.	* Limit/Deductible Factor (ten cents rounded)	
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH LOSS OF INCOME BENEFITS Coverage Premium
NS03MOHMLOI10312
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	
8.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH LOSS OF USE Coverage Premium
NS03MOHMLOU1877
Effective Date: MAR-15-2004

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Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH MEDICAL BENEFITS Coverage Premium
NS03MOHMMDCL10313
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Rate Factor	NS03TE07
4.	Determine Vehicle Model Year Factor	NS03TC15
5.	Determine Limit/Deductible Factor	NS03TD13
6.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Determine Paid In Full Discount Factor	NS03TI80
10.	Determine Coverage Expense Fee	NS03TF78
11.	Determine Ineligible Risk Surcharge Factor	NS03TF80
12.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Vehicle Model Year Factor (ten cents rounded)	
15.	* Limit/Deductible Factor (ten cents rounded)	
16.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
17.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION MH PROPERTY DAMAGE Coverage Premium
NS03MOHMPD1880
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Rate Factor	NS03TE07
3.	Determine Vehicle Model Year Factor	NS03TC14
4.	Determine Limit/Deductible Factor	NS03TD04
5.	Determine Home and Car Discount Factor	NS03TI35
6.	Determine Paid In Full Discount Factor	NS03TI80
7.	Determine Auto Financial Discount Factor	NS03TI83
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Affinity Discount Factor	NS03TE72
10.	Determine Ineligible Risk Surcharge Factor	NS03TF80
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Vehicle Model Year Factor (ten cents rounded)	
14.	* Limit/Deductible Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH PERSONAL EFFECTS Coverage Premium
NS03MOHMPE1879
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA61
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH TOWING AND LABOR Coverage Premium
NS03MOHMTL1881
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION MH UNDERINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03MOHMUIMBI9640
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH UNINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03MOHMUMBI1882
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION MH UNINSURED MOTORISTS - PROPERTY DAMAGE Coverage Premium
NS03MOHMUMPD10310
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH COLLISION Rate Symbol Factor
NS03MOHMCOLL3576
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION MH COMPREHENSIVE Rate Symbol Factor
NS03MOHMCOMP3577
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

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CALCULATION MH Home and Car Discount Factor
NS03PPAPLCY2882
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Result Multi Policy Flag = Home and Car Discount Code	
2.	Result Multi Product Indicator = Homeowner Policy Form Code	
3.	If Home and Car Discount Code = No or Future (add at renewal)	
4.	Home and Car Discount Code = Yes	
5.	Homeowner Policy Form Code = Condo	
6.	End - If	
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Home and Car Discount Code = Result Multi Policy Flag	
9.	Homeowner Policy Form Code = Result Multi Product Indicator	
10.	If Home and Car Discount Code = Yes or Remove (at renewal)	
11.	Continue without Action	
12.	Else	
13.	Determine Home and Car Discount Factor	NS03TI35
14.	End - If	
15.	Discount Amount LK = Result * Home and Car Discount Factor (ten cents rounded)	
16.	Discount Amount LKResult - Discount Amount LK (ten cents rounded)	
17.	Multi Policy Discount Amount LK = Discount Amount LK	

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NAMED NON OWNER NNO

QUICK REFERENCE

	AD	BI	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X
Base Rate	X	X	X	X	X	X	X	X
Coverage Expense Fee		X		X	X			
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X
Lapse 1-30 Day Surcharge Factor		X		X	X	X	X	X
Limit/Deductible Factor		X		X	X			
Policy Expense Fee					X			

CALCULATION NNO ACCIDENTAL DEATH BENEFITS Coverage Premium
NS03NNOAD10351
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO BODILY INJURY Coverage Premium
NS03NNOBI1885
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Limit/Deductible Factor	NS03TD03
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Matrix Tier Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* NNO Type of Risk Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Merit Rating Factor for 200 (ten cents rounded)	
14.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
15.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION NNO LOSS OF INCOME BENEFITS Coverage Premium
NS03NNOLOI10350
Effective Date: MAR-15-2004

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Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO MEDICAL BENEFITS Coverage Premium
NS03NNOMDCL10331
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Matrix Tier Factor	NS03TM03
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Limit/Deductible Factor	NS03TD13
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
9.	* Affinity Discount Factor (ten cents rounded)	
10.	* Matrix Tier Factor (ten cents rounded)	
11.	* NNO Type of Risk Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Merit Rating Factor for 200 (ten cents rounded)	
14.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
15.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION NNO PROPERTY DAMAGE Coverage Premium
NS03NNOPD1888
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Limit/Deductible Factor	NS03TD04
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Policy Expense Fee	NS03TF73
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Matrix Tier Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* NNO Type of Risk Factor (ten cents rounded)	
13.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
14.	* Merit Rating Factor for 200 (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Policy Expense Fee (ten cents rounded)	
17.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION NNO UNDERINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03NNOUIMBI9642
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO UNINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03NNOUMBI1889
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03

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Step	Description	Chart Name
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO UNINSURED MOTORISTS - PROPERTY DAMAGE Coverage Premium
NS03NNOUMPD10352
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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ANTIQUE and CLASSICS AC
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X				X	X					
Affinity Discount Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Auto Financial Discount Factor		X	X	X				X	X					
Average Driver Factor		X	X	X				X	X					
Base Rate	X	X			X	X	X	X	X		X	X	X	X
Coverage Expense Fee								X	X					
Home and Car Discount Factor		X	X	X				X	X	X				
Household Composition Factor		X	X					X	X					
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Lapse 1-30 Day Surcharge Factor		X	X	X				X	X			X	X	X
Limit/Deductible Factor		X	X	X				X	X					
Passive Occupant Restraint Discount Factor								X						
Policy Expense Fee									X					
Prior Non-Standard Surcharge Factor		X	X	X				X	X					
Rate Factor		X	X	X				X	X					
Vehicle Use Factor		X	X	X				X	X					

CALCULATION AC ACCIDENTAL DEATH BENEFITS Coverage Premium
NS03ANTQAD10353
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC BODILY INJURY Coverage Premium
NS03ANTQBI1464
Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Affinity Discount Factor	NS03TE72

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Step	Description	Chart Name
3.	Determine Limit/Deductible Factor	NS03TD03
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Determine Coverage Expense Fee	NS03TF78
7.	If Vehicle Use = Restricted	
8.	Determine Rate Factor	NS03TE16
9.	Determine Home and Car Discount Factor	NS03TI35
10.	Determine Auto Financial Discount Factor	NS03TI83
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	Else	
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
23.	Determine Matrix Tier Factor	NS03TM02
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Determine Household Composition Factor	NS03TM06
26.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
27.	* Matrix Tier Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Household Composition Factor (ten cents rounded)	
32.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
33.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
34.	* Paid In Full Discount Factor (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
37.	End - If	

CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
NS03ANTQCBR10355
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53

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Step	Description	Chart Name
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION AC COLLISION Coverage Premium
NS03ANTQCOLL1466
Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Affinity Discount Factor	NS03TE72
2.	Determine Limit/Deductible Factor	NS03TD07
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	If Vehicle Use = Restricted	
6.	Determine Auto Financial Discount Factor	NS03TI83
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Rate Factor	NS03TE16
9.	Result = Stated Amount / 100 (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Matrix Tier Factor	NS03TM02
23.	Determine Household Composition Factor	NS03TM06
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Result = Stated Amount / 100 (ten cents rounded)	
26.	* Affinity Discount Factor (ten cents rounded)	
27.	* Limit/Deductible Factor (ten cents rounded)	
28.	* Matrix Tier Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Household Composition Factor (ten cents rounded)	
32.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
33.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
34.	* Paid In Full Discount Factor (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
37.	End - If	

CALCULATION AC COMPREHENSIVE Coverage Premium

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NS03ANTQCOMP1467
Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Affinity Discount Factor	NS03TE72
2.	Determine Limit/Deductible Factor	NS03TD06
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	If Vehicle Use = Restricted	
6.	Determine Rate Factor	NS03TE16
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Result = Stated Amount / 100 (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
17.	Else	
18.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Vehicle Use Factor	NS03TE54
21.	Determine Matrix Tier Factor	NS03TM02
22.	Determine Household Composition Factor	NS03TM06
23.	Determine Advance Quote Discount Factor	NS03TM20
24.	Result = Stated Amount / 100 (ten cents rounded)	
25.	* Affinity Discount Factor (ten cents rounded)	
26.	* Limit/Deductible Factor (ten cents rounded)	
27.	* Matrix Tier Factor (ten cents rounded)	
28.	* Vehicle Use Factor (ten cents rounded)	
29.	* Average Driver Factor (ten cents rounded)	
30.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
31.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
32.	* Paid In Full Discount Factor (ten cents rounded)	
33.	* Advance Quote Discount Factor (ten cents rounded)	
34.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
35.	End - If	

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CALCULATION AC LOSS OF INCOME BENEFITS Coverage Premium
NS03ANTQLOI10354
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC LOSS OF USE Coverage Premium
NS03ANTQLOU1470
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC MEDICAL BENEFITS Coverage Premium
NS03ANTQMDCL10330
Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD13
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Coverage Expense Fee	NS03TF78
6.	Determine Ineligible Risk Surcharge Factor	NS03TF80
7.	If Vehicle Use = Restricted	
8.	Determine Home and Car Discount Factor	NS03TI35
9.	Determine Auto Financial Discount Factor	NS03TI83
10.	Determine Rate Factor	NS03TE16
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	

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Step	Description	Chart Name
19.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
22.	Determine Vehicle Use Factor	NS03TE54
23.	Determine Matrix Tier Factor	NS03TM02
24.	Determine Household Composition Factor	NS03TM06
25.	Determine Advance Quote Discount Factor	NS03TM20
26.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
27.	* Matrix Tier Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Household Composition Factor (ten cents rounded)	
32.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
33.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
34.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
35.	* Paid In Full Discount Factor (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
38.	+ Coverage Expense Fee (ten cents rounded)	
39.	End - If	

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CALCULATION AC PROPERTY DAMAGE Coverage Premium
NS03ANTQPD1472
Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD04
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Coverage Expense Fee	NS03TF78
6.	Determine Ineligible Risk Surcharge Factor	NS03TF80
7.	If Vehicle Use = Restricted	
8.	Determine Home and Car Discount Factor	NS03TI35
9.	Determine Auto Financial Discount Factor	NS03TI83
10.	Determine Rate Factor	NS03TE16
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Matrix Tier Factor	NS03TM02
23.	Determine Household Composition Factor	NS03TM06
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
26.	* Matrix Tier Factor (ten cents rounded)	
27.	* Limit/Deductible Factor (ten cents rounded)	
28.	* Vehicle Use Factor (ten cents rounded)	
29.	* Average Driver Factor (ten cents rounded)	
30.	* Household Composition Factor (ten cents rounded)	
31.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
32.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
33.	* Paid In Full Discount Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
36.	+ Coverage Expense Fee (ten cents rounded)	
37.	+ Policy Expense Fee (ten cents rounded)	
38.	End - If	

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CALCULATION AC TOWING AND LABOR Coverage Premium
NS03ANTQTL9570
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC UNDERINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03ANTQUIMBI9664
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

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CALCULATION AC UNINSURED MOTORISTS - BODILY INJURY Coverage Premium
NS03ANTQUMBI9571
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

CALCULATION AC UNINSURED MOTORISTS - PROPERTY DAMAGE Coverage Premium
NS03ANTQUMPD10356
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

CALCULATION AC Home and Car Discount Factor
NS03PPAPLCY2882
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Result Multi Policy Flag = Home and Car Discount Code	

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Step	Description	Chart Name
2.	Result Multi Product Indicator = Homeowner Policy Form Code	
3.	If Home and Car Discount Code = No or Future (add at renewal)	
4.	Home and Car Discount Code = Yes	
5.	Homeowner Policy Form Code = Condo	
6.	End - If	
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Home and Car Discount Code = Result Multi Policy Flag	
9.	Homeowner Policy Form Code = Result Multi Product Indicator	
10.	If Home and Car Discount Code = Yes or Remove (at renewal)	
11.	Continue without Action	
12.	Else	
13.	Determine Home and Car Discount Factor	NS03TI35
14.	End - If	
15.	Discount Amount LK = Result * Home and Car Discount Factor (ten cents rounded)	
16.	Discount Amount LKResult - Discount Amount LK (ten cents rounded)	
17.	Multi Policy Discount Amount LK = Discount Amount LK	

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QUICK REFERENCE

	PLCY
Matrix Rating Sub Tier Number	X

CALCULATION Matrix Tier
NS03PPAPLCY6870
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Matrix Rating Sub Tier Number	NS03TM01
2.	Determine Matrix Rating Tier Number	NS03TM05
3.	Matrix Rating Sub Tier = Matrix Rating Sub Tier Number	
4.	If Matrix Rating Tier Number = 01	
5.	Matrix Rating Tier = A	
6.	End - If	
7.	If Matrix Rating Tier Number = 02	
8.	Matrix Rating Tier = B	
9.	End - If	
10.	If Matrix Rating Tier Number = 03	
11.	Matrix Rating Tier = C	
12.	End - If	
13.	If Matrix Rating Tier Number = 04	
14.	Matrix Rating Tier = D	
15.	End - If	
16.	If Matrix Rating Tier Number = 05	
17.	Matrix Rating Tier = E	
18.	End - If	

NS03TA01: COMP Base Rate **
Effective Date: MAR-22-2008

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	131.10	35	104.90	38	189.10
39	149.60	44	93.40	47	203.40
50	171.50	51	171.50	52	159.70
53	156.90	54	177.20	55	155.10
56	153.80	57	125.80	58	125.20
61	189.50	62	156.40	63	154.90
64	130.60	65	95.40	66	128.20
68	106.90	69	102.30	71	95.10
72	142.20	73	167.90	74	145.00
75	161.50	76	118.00	77	154.20
78	153.50	79	77.60	80	78.50
81	74.20	82	75.50	83	152.20
84	185.50	85	149.50	87	97.40
88	206.20	90	108.50	91	97.60
92	165.40	93	126.00	94	185.00

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
95	183.30	96	170.40	97	149.50
98	106.60	99	154.00	100	149.00
101	90.00	102	106.90	103	102.30
104	70.10	105	136.10	106	110.70
107	96.20	108	97.10	109	116.80
110	90.00	111	84.80	112	105.40
113	144.50	114	157.30	115	102.30
999	206.20				

Rate Symbol 10; Model Year 2008
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA02: COLL Base Rate **
Effective Date: MAR-22-2008

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	391.80	35	417.90	38	409.20
39	359.30	44	327.50	47	409.10
50	367.70	51	396.20	52	418.40
53	424.10	54	406.20	55	399.00
56	421.10	57	401.50	58	409.80
61	370.60	62	369.40	63	457.10
64	365.40	65	395.80	66	326.20
68	399.70	69	412.70	71	346.90
72	418.30	73	390.40	74	431.20
75	451.20	76	359.60	77	389.00
78	385.60	79	335.00	80	317.00
81	367.60	82	330.60	83	385.40
84	410.90	85	406.70	87	346.40
88	416.70	90	313.10	91	345.20
92	446.20	93	397.70	94	396.00
95	390.90	96	447.00	97	422.30
98	416.60	99	388.50	100	397.40
101	429.00	102	442.90	103	472.50
104	381.30	105	413.20	106	322.40
107	330.30	108	341.00	109	342.50
110	363.20	111	371.90	112	347.30
113	361.30	114	357.50	115	400.60
999	472.50				

Rate Symbol 10; Model Year 2008
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA03: BI Base Rate **
Effective Date: MAR-22-2008

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	192.40	35	192.00	38	219.50
39	197.30	44	189.70	47	218.70
50	159.80	51	175.10	52	178.00
53	195.70	54	187.30	55	202.40

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
56	194.80	57	148.30	58	162.00
61	156.00	62	215.00	63	186.20
64	153.00	65	220.10	66	177.40
68	218.90	69	213.70	71	161.70
72	177.40	73	150.70	74	223.90
75	186.60	76	146.30	77	191.70
78	219.50	79	222.30	80	215.30
81	236.50	82	171.80	83	219.60
84	191.70	85	155.40	87	164.40
88	192.30	90	253.30	91	153.60
92	188.70	93	159.10	94	163.40
95	228.10	96	188.10	97	176.20
98	197.30	99	191.60	100	219.40
101	244.80	102	227.40	103	286.80
104	154.40	105	177.50	106	209.40
107	237.80	108	277.80	109	281.40
110	234.20	111	244.80	112	198.40
113	191.90	114	225.10	115	315.70
999	349.80				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA04: PD Base Rate **

Effective Date: MAR-22-2008

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	133.20	35	182.30	38	121.80
39	139.50	44	166.40	47	176.90
50	125.20	51	126.20	52	165.80
53	154.10	54	128.80	55	158.10
56	159.90	57	118.70	58	142.20
61	119.50	62	173.70	63	157.30
64	119.30	65	176.50	66	105.10
68	173.00	69	182.40	71	150.80
72	125.00	73	133.50	74	195.00
75	136.20	76	119.60	77	156.70
78	121.20	79	184.20	80	162.80
81	176.50	82	167.60	83	144.40
84	126.80	85	140.20	87	165.40
88	127.00	90	177.70	91	161.60
92	151.20	93	118.10	94	135.30
95	183.30	96	135.10	97	130.30
98	200.10	99	168.30	100	147.20
101	228.90	102	176.40	103	193.70
104	181.10	105	125.10	106	142.20
107	164.90	108	209.90	109	206.50
110	222.30	111	228.90	112	158.50
113	157.90	114	156.20	115	188.70
999	259.20				

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Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA07: UMBI Base Rate
Effective Date: MAR-15-2007

Sub-chart - High Level	First UMBI Indicator	Multi-Vehicle UMBI Indicator
MULTI-FIRST-UMBI	Yes	Yes
SINGLE-FIRST-UMBI	Yes	No
MULTI-NOT-FIRST-UMBI	No	Yes
SINGLE-NOT-FIRST-UMBI	No	No

Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UMBI			25000	50000	54.00
			25000	100000	63.00
			30000	60000	63.00
			40000	80000	63.00
			50000	50000	63.00
			50000	100000	63.00
			50000	200000	71.80
			100000	100000	71.80
			100000	150000	71.80
			100000	200000	71.80
			100000	250000	74.30
			100000	300000	74.30
			100000	400000	81.10
			100000	500000	81.10
			150000	200000	79.50
			150000	250000	79.50
			150000	300000	79.50
			150000	400000	81.10
			150000	500000	81.10
			200000	200000	79.50
			200000	250000	79.50
			200000	300000	79.50
			200000	400000	81.10
			200000	500000	81.10
			200000	750000	87.20
			250000	250000	79.50
			250000	300000	79.50
			250000	400000	81.10
			250000	500000	81.10
			250000	750000	87.20
			250000	1000000	87.20
			300000	300000	79.50
			300000	400000	84.40
			300000	500000	84.40
			300000	750000	87.20

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Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			300000	1000000	87.20
			400000	400000	84.40
			400000	500000	84.40
			400000	750000	87.20
			400000	1000000	87.20
			500000	500000	84.40
			500000	750000	87.20
			500000	1000000	87.20
			1000000	1000000	90.20
SINGLE-FIRST-UMBI			25000	50000	28.10
			25000	100000	33.10
			30000	60000	33.10
			40000	80000	33.10
			50000	50000	33.10
			50000	100000	33.10
			50000	200000	37.70
			100000	100000	37.70
			100000	150000	37.70
			100000	200000	37.70
			100000	250000	39.30
			100000	300000	39.30
			100000	400000	42.60
			100000	500000	42.60
			150000	200000	41.70
			150000	250000	41.70
			150000	300000	41.70
			150000	400000	42.60
			150000	500000	42.60
			200000	200000	41.70
			200000	250000	41.70
			200000	300000	41.70
			200000	400000	42.60
			200000	500000	42.60
			200000	750000	45.90
			250000	250000	41.70
			250000	300000	41.70
			250000	400000	42.60
			250000	500000	42.60
			250000	750000	45.90
			250000	1000000	45.90
			300000	300000	41.70
			300000	400000	44.40
			300000	500000	44.40
			300000	750000	45.90
			300000	1000000	45.90
			400000	400000	44.40

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Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			400000	500000	44.40
			400000	750000	45.90
			400000	1000000	45.90
			500000	500000	44.40
			500000	750000	45.90
			500000	1000000	45.90
			1000000	1000000	47.20
MULTI-NOT-FIRST-UMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UMBI	No	No			0.00

NS03TA08: UMPD Base Rate
Effective Date: MAR-15-2007

Sub-chart - High Level	COMP with COLL Indicator
Per Occ / With COLL	Yes
Per Occ / Without COLL	Not Yes

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	3.40	30000	3.40	35000	3.40
	40000	3.40	45000	3.40	50000	3.40
	60000	3.40	70000	3.40	75000	3.40
	80000	3.40	90000	3.40	100000	3.40
	110000	61.50	120000	61.50	130000	61.50
	140000	61.50	150000	61.50	175000	61.50
	200000	61.50	225000	61.50	250000	61.50
	275000	66.60	300000	66.60	350000	66.60
	400000	66.60	450000	66.60	500000	66.60
	1000000	74.60				
Per Occ / Without COLL	25000	49.40	30000	52.50	35000	52.50
	40000	52.50	45000	52.50	50000	52.50
	60000	55.80	70000	55.80	75000	55.80
	80000	58.30	90000	58.30	100000	58.30
	110000	61.50	120000	61.50	130000	61.50
	140000	61.50	150000	61.50	175000	61.50
	200000	61.50	225000	61.50	250000	61.50
	275000	66.60	300000	66.60	350000	66.60
	400000	66.60	450000	66.60	500000	66.60
	1000000	74.60				

All PD limits are subject to a $200 deductible.
If the Insured carries COLL coverage, any UMPD limit of $100,000 or less may be purchased for $2.50.

NS03TA09: UIMBI Base Rate
Effective Date: MAR-15-2007

Sub-chart - High Level	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator
MULTI-FIRST-UIMBI	Yes	Yes
SINGLE-FIRST-UIMBI	Yes	No

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Sub-chart - High Level	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator
MULTI-NOT-FIRST-UIMBI	No	Yes
SINGLE-NOT-FIRST-UIMBI	No	No

Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UIMBI			25000	50000	42.10
			25000	100000	69.00
			30000	60000	69.00
			40000	80000	69.00
			50000	50000	69.00
			50000	100000	69.00
			50000	200000	102.50
			100000	100000	102.50
			100000	150000	102.50
			100000	200000	102.50
			100000	250000	116.20
			100000	300000	116.20
			100000	400000	154.10
			100000	500000	154.10
			150000	200000	145.00
			150000	250000	145.00
			150000	300000	145.00
			150000	400000	154.10
			150000	500000	154.10
			200000	200000	145.00
			200000	250000	145.00
			200000	300000	145.00
			200000	400000	154.10
			200000	500000	154.10
			200000	750000	193.30
			250000	250000	145.00
			250000	300000	145.00
			250000	400000	154.10
			250000	500000	154.10
			250000	750000	193.30
			250000	1000000	193.30
			300000	300000	145.00
			300000	400000	174.70
			300000	500000	174.70
			300000	750000	193.30
			300000	1000000	193.30
			400000	400000	174.70
			400000	500000	174.70
			400000	750000	193.30
			400000	1000000	193.30
			500000	500000	174.70

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Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			500000	750000	193.30
			500000	1000000	193.30
			1000000	1000000	212.40
SINGLE-FIRST-UIMBI			25000	50000	22.50
			25000	100000	36.10
			30000	60000	36.10
			40000	80000	36.10
			50000	50000	36.10
			50000	100000	36.10
			50000	200000	54.00
			100000	100000	54.00
			100000	150000	54.00
			100000	200000	54.00
			100000	250000	60.90
			100000	300000	60.90
			100000	400000	81.00
			100000	500000	81.00
			150000	200000	76.20
			150000	250000	76.20
			150000	300000	76.20
			150000	400000	81.00
			150000	500000	81.00
			200000	200000	76.20
			200000	250000	76.20
			200000	300000	76.20
			200000	400000	81.00
			200000	500000	81.00
			200000	750000	101.50
			250000	250000	76.20
			250000	300000	76.20
			250000	400000	81.00
			250000	500000	81.00
			250000	750000	101.50
			250000	1000000	101.50
			300000	300000	76.20
			300000	400000	91.30
			300000	500000	91.30
			300000	750000	101.50
			300000	1000000	101.50
			400000	400000	91.30
			400000	500000	91.30
			400000	750000	101.50
			400000	1000000	101.50
			500000	500000	91.30
			500000	750000	101.50
			500000	1000000	101.50

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Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			1000000	1000000	111.70
MULTI-NOT-FIRST-UIMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UIMBI	No	No			0.00

NS03TA16: BI Base Rate
Effective Date: DEC-13-2002

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	16.00	26-50	Dune Buggy	24.00
>50	Dune Buggy	32.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	8.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	12.00	>50	Golf Mobile, Snow Mobile, Trail Bike	16.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

NS03TA17: PD Base Rate
Effective Date: DEC-13-2002

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	6.00	26-50	Dune Buggy	9.00
>50	Dune Buggy	12.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	3.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	4.50	>50	Golf Mobile, Snow Mobile, Trail Bike	6.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

NS03TA19: COMP Base Rate
Effective Date: SEP-30-2005

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-FULL	0	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-FULL	0	Pickup Camper

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Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-PICKUP-CAMPER-50	50	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-FULL	1	1.70	2	3.80	3	5.70
	4	7.70	5	12.20	6	16.40
	7	20.40	8	24.40	9	26.80
	10	29.10	11	31.60	12	33.90
	13	36.40	14	38.70	15	41.20
	16	43.50	17	46.00	18	48.30
	19	50.80	20	53.20	21	55.70
	22	58.10	23	60.60	24	63.10
	25	65.50	26	68.00	27	70.50
	28	72.90	29	75.40	30	77.90
	31	80.30	32	82.80	33	85.30
	34	87.70	35	90.20	36	92.70
	37	95.10	38	97.60	39	100.10
	40	102.50				
SUPL-TRAVEL-TRAILER-50	1	1.20	2	2.60	3	3.90
	4	5.30	5	8.40	6	11.30
	7	14.10	8	16.80	9	18.50
	10	20.10	11	21.80	12	23.40
	13	25.10	14	26.70	15	28.40
	16	30.00	17	31.70	18	33.30
	19	35.00	20	36.70	21	38.40
	22	40.10	23	41.80	24	43.50
	25	45.20	26	46.90	27	48.60
	28	50.30	29	52.00	30	53.70
	31	55.40	32	57.10	33	58.80
	34	60.50	35	62.20	36	63.90
	37	65.60	38	67.30	39	69.00
	40	70.70				
SUPL-PICKUP-CAMPER-FULL	1	3.30	2	5.50	3	7.70
	4	9.90	5	13.20	6	16.50
	7-20	19.80				
SUPL-PICKUP-CAMPER-50	1	2.20	2	3.90	3	5.50
	4	7.20	5	9.40	6	11.60
	7-20	13.80				

Trailers Rate Symbol = Original Cost New

1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000

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Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.
Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

NS03TA20: COLL Base Rate
Effective Date: SEP-30-2005

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-50	50	Pickup Camper
SUPL-TRAVEL-TRAILER-100	100	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-250	250	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-100	100	Pickup Camper
SUPL-PICKUP-CAMPER-250	250	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-50	1	3.40	2	5.30	3	7.20
	4	9.10	5	12.70	6	16.60
	7	20.40	8	24.20	9	26.70
	10	29.10	11	31.60	12	34.10
	13	36.50	14	39.00	15	41.50
	16	43.90	17	46.40	18	48.90
	19	51.40	20	53.80	21	56.30
	22	58.80	23	61.20	24	63.70
	25	66.20	26	68.60	27	71.10
	28	73.60	29	76.10	30	78.50
	31	81.00	32	83.50	33	85.90
	34	88.40	35	90.90	36	93.30
	37	95.80	38	98.30	39	100.80
	40	103.20				
SUPL-PICKUP-CAMPER-50	1	3.30	2	5.50	3	7.70
	4	9.90	5	13.20	6	16.50
	7-20	19.80				
SUPL-TRAVEL-TRAILER-100	1	2.60	2	4.10	3	5.50

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	4	7.00	5	9.80	6	12.80
	7	15.70	8	18.60	9	20.50
	10	22.40	11	24.30	12	26.20
	13	28.10	14	30.00	15	31.90
	16	33.80	17	35.70	18	37.60
	19	39.50	20	41.40	21	43.30
	22	45.20	23	47.10	24	49.00
	25	50.90	26	52.80	27	54.70
	28	56.60	29	58.50	30	60.40
	31	62.30	32	64.20	33	66.10
	34	68.00	35	69.90	36	71.80
	37	73.70	38	75.60	39	77.50
	40	79.40				
SUPL-TRAVEL-TRAILER-250	1	2.00	2	3.10	3	4.10
	4	5.30	5	7.40	6	9.60
	7	11.80	8	14.00	9	15.40
	10	16.80	11	18.20	12	19.70
	13	21.10	14	22.50	15	23.90
	16	25.40	17	26.80	18	28.20
	19	29.60	20	31.10	21	32.50
	22	33.90	23	35.30	24	36.80
	25	38.20	26	39.60	27	41.00
	28	42.50	29	43.90	30	45.30
	31	46.70	32	48.20	33	49.60
	34	51.00	35	52.40	36	53.90
	37	55.30	38	56.70	39	58.10
	40	59.60				
SUPL-PICKUP-CAMPER-100	1	2.80	2	4.40	3	6.10
	4	7.70	5	10.50	6	13.20
	7-20	16.00				
SUPL-PICKUP-CAMPER-250	1	2.00	2	3.10	3	4.30
	4	5.40	5	7.40	6	9.20
	7-20	11.20				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper

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unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.
Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

NS03TA36: MDCL Base Rate **
Effective Date: MAR-22-2008

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	175.50	35	189.20	38	209.10
39	199.20	44	190.90	47	209.50
50	181.30	51	182.80	52	185.10
53	181.30	54	187.10	55	201.40
56	195.50	57	180.40	58	171.10
61	175.90	62	208.30	63	184.70
64	178.20	65	189.00	66	190.60
68	178.60	69	193.70	71	174.10
72	179.00	73	173.90	74	208.30
75	187.30	76	172.20	77	196.60
78	209.30	79	217.40	80	173.30
81	187.90	82	175.40	83	192.90
84	195.80	85	172.30	87	189.10
88	194.30	90	238.70	91	179.40
92	172.70	93	179.30	94	173.90
95	230.50	96	189.20	97	188.60
98	190.20	99	236.10	100	209.30
101	259.70	102	225.20	103	220.20
104	166.50	105	166.80	106	227.70
107	228.60	108	273.90	109	276.60
110	214.30	111	215.10	112	195.50
113	259.10	114	287.80	115	214.00
999	287.80				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA37: LOI Base Rate
Effective Date: SEP-15-2004

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30				

NS03TA41: AD Base Rate
Effective Date: SEP-15-2004

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90				

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NS03TA51: TL Base Rate
Effective Date: MAR-15-2006

Coverage	Vehicle Type	Base Rate	Coverage	Vehicle Type	Base Rate
TL	Automobile(01), Classic(09), Motorhome(06)	1.80			

NS03TA52: LOU Base Rate
Effective Date: MAR-15-2006

Option Code	Vehicle Type	Base Rate	Option Code	Vehicle Type	Base Rate
$20 per day $400 total	not Motorhome(06)	23.30	$30 per day $600 total	not Motorhome(06)	35.20
$40 per day $800 total	not Motorhome(06)	46.70	$50 per day $1000 total	not Motorhome(06)	58.40
$60 per day $1200 total	not Motorhome(06)	70.00	$25 per day $500	Motorhome	10.80

NS03TA53: EEC Base Rate
Effective Date: SEP-15-2004

Sub-chart - High Level	Option Code
Without OEM	Not OEM Endorsment (500)

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Without OEM	250	7.30	500	14.50	750	21.80
	1000	29.00	1250	36.30	1500	43.50
	1750	50.80	2000	58.00	2250	65.30
	2500	72.50	2750	79.80	3000	87.00
	3250	94.30	3500	101.50	3750	108.80
	4000	116.00	4250	123.30	4500	130.50
	4750	137.80	5000	145.00		

NS03TA54: COMP Base Rate
Effective Date: DEC-13-2002

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-250-DED	250	Dune Buggy, Trail Bike
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.80	3	4.30
	4	5.80	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.80	12	22.50
	13	26.30	14	33.80	15	41.30

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

NS03TA55: COLL Base Rate
Effective Date: DEC-13-2002

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-250-DED	250	Dune Buggy, Trail Bike
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.70	3	4.20
	4	5.70	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.70	12	22.50
	13	26.20	14	33.70	15	41.20

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

NS03TA58: MDCL Base Rate
Effective Date: DEC-13-2002

Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate
Dune Buggy	15.00	Golf Mobile, Snow Mobile	7.50		

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

NS03TA61: PE Base Rate
Effective Date: DEC-13-2002

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
500	1.00	1000	2.00	1500	3.00

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Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
2000	4.00	2500	6.00	3000	7.00
3500	8.00	4000	9.00	4500	10.00
5000	11.00	5500	12.00	6000	13.00
6500	14.00	7000	15.00	7500	16.00
8000	17.00	8500	18.00	9000	19.00
9500	20.00	10000	21.00		

NS03TB01: COMP Rate Symbol Factor

Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.280	0.000
	7	0.380	0.000	8	0.630	0.000
	9	1.000	0.000	10	1.310	0.000
	11	1.620	0.000	12	1.930	0.000
	13	2.250	0.000	14	2.570	0.000
	15	2.980	0.000	16	3.500	0.000
	17	4.070	0.000	18	4.780	0.000
	19	5.610	0.000	20	6.640	0.000
	21	7.860	0.000	22	9.140	0.000
	23	10.330	0.000	24	11.520	0.000
	25	12.710	0.000	26	13.900	0.000
	27	15.090	0.000	28	16.280	0.000
	29	17.470	0.000	>29	17.470	1.190
Model Year 1997,1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	29	3.620	0.000	>29	3.620	0.120
Model Year >1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	30-199	3.620	0.120
	201-998	0.000	0.040			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

NS03TB02: COLL Rate Symbol Factor
Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.540	0.000
	7	0.640	0.000	8	0.780	0.000
	9	1.000	0.000	10	1.170	0.000
	11	1.300	0.000	12	1.440	0.000
	13	1.580	0.000	14	1.740	0.000
	15	1.910	0.000	16	2.150	0.000
	17	2.400	0.000	18	2.730	0.000
	19	3.090	0.000	20	3.550	0.000
	21	4.100	0.000	22	4.680	0.000

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	23	5.250	0.000	24	5.820	0.000
	25	6.390	0.000	26	6.960	0.000
	27	7.530	0.000	28	8.100	0.000
	29	8.670	0.000			
Model Year 1997,1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	>29	2.210	0.060
Model Year >1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	30-199	2.210	0.060
	201-998	0.000	0.020			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

NS03TB05: COMP Rate Symbol Factor
Effective Date: DEC-13-2002

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Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

NS03TB06: COLL Rate Symbol Factor
Effective Date: DEC-13-2002

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

NS03TB15: BI Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.050	0.000
<1999	5	1.000	0.000
<1999	6	1.100	0.000
>1998	6	1.040	0.000
>1998	10	1.160	0.000
>1998	11	1.070	0.000
>1998	12	0.890	0.000
>1998	13	0.820	0.000
>1998	14	0.970	0.000
>1998	15	1.120	0.000
>1998	16	1.130	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	17	0.890	0.000
>1998	18	1.020	0.000
>1998	19	0.970	0.000
>1998	20	0.990	0.000
>1998	21	1.000	0.000
>1998	22	0.980	0.000
>1998	23	1.050	0.000
>1998	24	0.970	0.000
>1998	30	0.970	0.000
>1998	31	0.930	0.000
>1998	32	0.900	0.000
>1998	33	1.050	0.000
>1998	34	0.840	0.000
>1998	35	0.970	0.000
>1998	36	0.870	0.000
>1998	37	0.900	0.000
>1998	38	1.050	0.000
>1998	39	0.850	0.000
>1998	40	1.010	0.000
>1998	41	1.030	0.000
>1998	42	1.080	0.000
>1998	43	1.100	0.000
>1998	50	1.010	0.000
>1998	51	1.050	0.000
>1998	52	1.130	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TB16: PD Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.100	0.000
<1999	5	1.100	0.000
<1999	6	1.100	0.000
>1998	6	1.200	0.000
>1998	10	1.020	0.000
>1998	11	1.060	0.000
>1998	12	0.940	0.000
>1998	13	0.850	0.000
>1998	14	0.950	0.000
>1998	15	1.100	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	16	1.110	0.000
>1998	17	0.940	0.000
>1998	18	0.840	0.000
>1998	19	0.950	0.000
>1998	20	1.000	0.000
>1998	21	1.000	0.000
>1998	22	0.890	0.000
>1998	23	1.090	0.000
>1998	24	0.950	0.000
>1998	30	0.860	0.000
>1998	31	0.940	0.000
>1998	32	0.930	0.000
>1998	33	1.090	0.000
>1998	34	0.860	0.000
>1998	35	0.860	0.000
>1998	36	0.930	0.000
>1998	37	0.930	0.000
>1998	38	1.090	0.000
>1998	39	0.880	0.000
>1998	40	1.110	0.000
>1998	41	1.200	0.000
>1998	42	1.310	0.000
>1998	43	1.290	0.000
>1998	50	1.190	0.000
>1998	51	1.220	0.000
>1998	52	1.340	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TB17: MDCL Rate Symbol Factor

Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.100	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	0.950	0.000
<1999	5	0.900	0.000
<1999	6	0.950	0.000
>1998	6	0.770	0.000
>1998	10	1.020	0.000
>1998	11	1.300	0.000
>1998	12	0.990	0.000
>1998	13	0.850	0.000
>1998	14	0.840	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	15	1.060	0.000
>1998	16	1.170	0.000
>1998	17	0.990	0.000
>1998	18	0.780	0.000
>1998	19	0.840	0.000
>1998	20	0.960	0.000
>1998	21	1.000	0.000
>1998	22	0.860	0.000
>1998	23	0.990	0.000
>1998	24	0.840	0.000
>1998	30	0.860	0.000
>1998	31	0.870	0.000
>1998	32	0.830	0.000
>1998	33	0.990	0.000
>1998	34	0.850	0.000
>1998	35	0.860	0.000
>1998	36	0.820	0.000
>1998	37	0.830	0.000
>1998	38	0.990	0.000
>1998	39	0.770	0.000
>1998	40	0.890	0.000
>1998	41	0.850	0.000
>1998	42	0.770	0.000
>1998	43	0.770	0.000
>1998	50	0.860	0.000
>1998	51	0.770	0.000
>1998	52	0.690	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TC11: COMP Vehicle Model Year Factor **

Effective Date: MAR-22-2008

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2010	1.051	2009	1.026	2008	1.000
2007	0.974	2006	0.949	2005	0.923
2004	0.898	2003	0.873	2002	0.848
2001	0.823	2000	0.797	1999	0.771
1998	0.746	1997	0.720	1996	0.695
1995	0.669	1994	0.645	1993	0.619
1992	0.619	1991	0.619	1990	0.619
1989	0.619	1988	0.619	<1988	0.619

For model years not displayed in the rate manual, an additive factor of 0.026 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC12: COLL Vehicle Model Year Factor **

Effective Date: MAR-22-2008

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Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2010	1.091	2009	1.045	2008	1.000
2007	0.955	2006	0.909	2005	0.864
2004	0.817	2003	0.772	2002	0.726
2001	0.680	2000	0.635	1999	0.588
1998	0.544	1997	0.498	1996	0.452
1995	0.406	1994	0.361	1993	0.344
1992	0.344	1991	0.344	1990	0.344
1989	0.344	1988	0.344	<1988	0.344

For model years not displayed in the rate manual, an additive factor of 0.045 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC13: BI Vehicle Model Year Factor **

Effective Date: MAR-22-2008

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2010	1.025	2009	1.013	2008	1.000
2007	0.987	2006	0.975	2005	0.962
2004	0.950	2003	0.938	2002	0.925
2001	0.911	2000	0.899	1999	0.886
1998	0.873	1997	0.860	1996	0.847
1995	0.834	1994	0.822	1993	0.822
1992	0.822	1991	0.822	1990	0.822
1989	0.822	1988	0.822	<1988	0.822

For model years not displayed in the rate manual, an additive factor of 0.013 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC14: PD Vehicle Model Year Factor **

Effective Date: MAR-22-2008

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2010	1.018	2009	1.009	2008	1.000
2007	0.991	2006	0.982	2005	0.973
2004	0.965	2003	0.956	2002	0.948
2001	0.939	2000	0.930	1999	0.922
1998	0.914	1997	0.904	1996	0.897
1995	0.888	1994	0.888	1993	0.888
1992	0.888	1991	0.888	1990	0.888
1989	0.888	1988	0.888	<1988	0.888

For model years not displayed in the rate manual, an additive factor of 0.009 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC15: MDCL Vehicle Model Year Factor **

Effective Date: MAR-22-2008

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2010	1.044	2009	1.022	2008	1.000

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Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2007	0.978	2006	0.956	2005	0.934
2004	0.912	2003	0.890	2002	0.869
2001	0.847	2000	0.826	1999	0.804
1998	0.782	1997	0.760	1996	0.738
1995	0.738	1994	0.738	1993	0.738
1992	0.738	1991	0.738	1990	0.738
1989	0.738	1988	0.738	<1988	0.738

For model years not displayed in the rate manual, an additive factor of 0.022 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC21: COMP New Vehicle Discount Factor

Effective Date: SEP-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.746	0	0.746	1	0.854
2	0.910	3	0.946	4	0.975
>4	1.000				

NS03TC22: COLL New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.706	0	0.706	1	0.765
2	0.824	3	0.883	4	0.941
>4	1.000				

NS03TC23: BI New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.853	0	0.853	1	0.882
2	0.912	3	0.941	4	0.971
>4	1.000				

NS03TC24: PD New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.969	0	0.969	1	0.976
2	0.982	3	0.988	4	0.994
>4	1.000				

NS03TC25: MDCL New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.818	0	0.818	1	0.854
2	0.891	3	0.927	4	0.964
>4	1.000				

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NS03TD01: COMP Limit/Deductible Factor
Effective Date: SEP-15-2004

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
100	0.850	250	0.610	500	0.450
1000	0.350				

For additional limits, refer to Underwriting.

NS03TD02: COLL Limit/Deductible Factor
Effective Date: SEP-15-2004

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
100	1.000	250	0.920	500	0.840
1000	0.640				

For additional limits, refer to Underwriting.

NS03TD03: BI Limit/Deductible Factor
Effective Date: SEP-15-2005

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.000	25000	100000	1.160
30000	60000	1.070	40000	80000	1.170
100000	100000	1.350	50000	100000	1.240
50000	200000	1.400	100000	150000	1.420
100000	200000	1.460	100000	250000	1.510
100000	300000	1.540	250000	500000	1.710
300000	300000	1.670			

For additional limits, refer to Underwriting.

NS03TD04: PD Limit/Deductible Factor
Effective Date: DEC-13-2002

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
25000	1.000	50000	1.030	100000	1.090
150000	1.150	200000	1.170	250000	1.180
300000	1.200	30000	1.010	45000	1.030
60000	1.070	70000	1.070	75000	1.070
80000	1.070	90000	1.080	110000	1.100
120000	1.120	130000	1.130	40000	1.030
35000	1.020	140000	1.140	175000	1.160
225000	1.170	275000	1.200	350000	1.210
400000	1.220	450000	1.230	500000	1.240
1000000	1.330				

For additional limits, refer to Underwriting.

NS03TD06: COMP Limit/Deductible Factor
Effective Date: DEC-13-2002

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Antique	Restricted	0.500
50	Antique	Not Restricted	0.750
50	Classics	Restricted	0.750

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Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Classics	Not Restricted	0.950
100	Antique	Restricted	0.450
100	Antique	Not Restricted	0.670
250	Antique	Restricted	0.330
250	Antique	Not Restricted	0.490
500	Antique	Restricted	0.260
500	Antique	Not Restricted	0.380
100	Classics	Restricted	0.670
100	Classics	Not Restricted	0.850
250	Classics	Restricted	0.490
250	Classics	Not Restricted	0.620
500	Classics	Restricted	0.380
500	Classics	Not Restricted	0.480

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

NS03TD07: COLL Limit/Deductible Factor

Effective Date: DEC-13-2002

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.440
250	Antique	Not Restricted	0.680
500	Antique	Restricted	0.380
500	Antique	Not Restricted	0.590
1000	Antique	Restricted	0.290
1000	Antique	Not Restricted	0.460
250	Classics	Restricted	0.680
250	Classics	Not Restricted	1.260
500	Classics	Restricted	0.590
500	Classics	Not Restricted	1.090
1000	Classics	Restricted	0.460
1000	Classics	Not Restricted	0.850
200	Antique	Restricted	0.450
200	Antique	Not Restricted	0.700
200	Classics	Restricted	0.700
200	Classics	Not Restricted	1.300

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

NS03TD13: MDCL Limit/Deductible Factor

Effective Date: SEP-15-2004

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
5000	1.000				

For additional limits, refer to Underwriting.

NS03TE07: PLCY Rate Factor

Effective Date: MAR-15-2005

Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	0.81	0.00	BI	0.35	0.00
PD	0.37	0.00	COMP	0.35	0.00
COLL	0.33	0.00	UMPD	0.45	0.00

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Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
MDCL	0.31	0.00	Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD)	0.55	0.00

NS03TE11: PLCY Rate Factor
Effective Date: MAR-15-2005

Coverage	Vehicle Type	Rate Factor	Side Factor
BI, COLL, COMP, PD	Motorcycle	1.00	0.00
MDCL	Motorcycle	1.31	0.00
AD	Motorcycle	2.30	0.00
EXMDCL	Motorcycle	2.30	0.00
LOI	Motorcycle	2.30	0.00
UIMBI, UMBI, UMPD	Motorcycle	1.62	0.00

NS03TE16: PLCY Rate Factor
Effective Date: DEC-13-2002

Coverage	Vehicle Use	Rate Factor	Coverage	Vehicle Use	Rate Factor
BI	Restricted	0.20	PD	Restricted	0.20
MDCL	Restricted	1.00	COMP	Restricted	1.00
COLL	Restricted	1.00			

NS03TE20: PLCY Lapse 1-30 Day Surcharge Factor
Effective Date: SEP-15-2004

Coverage	Matrix Rating Tier	Prior Insurance Code	Lapse 1-30 Day Surcharge Factor
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	Not Applicable/Previously Insured (0)	1.00
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.05
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.05
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.05
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.05
	C, D, E, X		1.00

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NS03TE24: PLCY Rate Factor
Effective Date: DEC-13-2002

Vehicle Type	Rate Factor	Side Factor	Vehicle Type	Rate Factor	Side Factor
Recreational Vehicle	2.00	2.00			

NS03TE31: PLCY Prior Non-Standard Surcharge Factor
Effective Date: DEC-13-2002

Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor	Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor	Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor
N/A	1.00	00	1.00	10	1.00
11	1.00	12	1.00	20	1.00
21	1.00	22	1.00		

NS03TE54: PLCY Vehicle Use Factor
Effective Date: MAR-15-2004

Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.98	not Farm , not Individual Business	1.00

NS03TE72: PLCY Affinity Discount Factor
Effective Date: DEC-13-2002

Access Point Code	Service Provider Code	Affinity Discount Factor	Access Point Code	Service Provider Code	Affinity Discount Factor
Direct	Customer Solution Center	1.00	Exclusive Agent	Customer Solution Center	1.00
Independent Agent	Customer Solution Center	1.00	Internet	Customer Solution Center	1.00
Affinity Group	Customer Solution Center	1.00	Bank	Customer Solution Center	1.00
Worksite	Customer Solution Center	1.00	Direct	Exclusive Agent	1.00
Exclusive Agent	Exclusive Agent	1.00	Independent Agent	Exclusive Agent	1.00
Internet	Exclusive Agent	1.00	Affinity Group	Exclusive Agent	1.00
Bank	Exclusive Agent	1.00	Worksite	Exclusive Agent	1.00
Direct	Independent Agent	1.00	Exclusive Agent	Independent Agent	1.00
Independent Agent	Independent Agent	1.00	Internet	Independent Agent	1.00
Affinity Group	Independent Agent	1.00	Bank	Independent Agent	1.00
Worksite	Independent Agent	1.00	Direct	Internet	1.00
Exclusive Agent	Internet	1.00	Independent Agent	Internet	1.00

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Access Point Code	Service Provider Code	Affinity Discount Factor	Access Point Code	Service Provider Code	Affinity Discount Factor
Internet	Internet	1.00	Affinity Group	Internet	1.00
Bank	Internet	1.00	Worksite	Internet	1.00
Not Affinity Group, Not Bank, Not Direct, Not Exclusive Agent, Not Independent Agent, Not Internet, Not Worksite	Not Customer Solution Center, Not Exclusive Agent, Not Independent Agent, Not Internet	1.00			

NS03TE80: BI Driver Factor
Effective Date: SEP-15-2006

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.43
	22	Female		1.25
	23	Female		1.16
	24	Female		1.07
	25	Female		1.04
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.28
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE81: PD Driver Factor
Effective Date: SEP-15-2006

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	21	Female		1.43
	22	Female		1.25
	23	Female		1.16
	24	Female		1.07
	25	Female		1.04
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.28
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE82: COMP Driver Factor
Effective Date: SEP-15-2006

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		1.45
	19	Female		1.45
	20	Female		1.45
	21	Female		1.40
	22	Female		1.40
	23	Female		1.35
	24	Female		1.30
	25	Female		1.20
	26	Female		1.15
	27	Female		1.15
	28	Female		1.10
	29	Female		1.10
	30-34	Female		1.00
	35-39	Female		0.95
	40	Female		0.95
	41	Female		0.89
	42-43	Female		0.89
	44-49	Female		0.89
	50-54	Female		0.82
	55-59	Female		0.76
	60-64	Female		0.68
	65-69	Female		0.60
	70-72	Female		0.58
	73-74	Female		0.52
	75	Female		0.52
	76-79	Female		0.47
	>79	Female		0.40
	0-18	Male	Does Not Apply	1.70
	0-18	Male	Applies	1.69
	19	Male	Does Not Apply	1.70
	19	Male	Applies	1.69
	20	Male	Does Not Apply	1.70
	20	Male	Applies	1.69
	21	Male	Does Not Apply	1.68
	21	Male	Applies	1.67
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.57
	23	Male	Applies	1.56

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	24	Male	Does Not Apply	1.50
	24	Male	Applies	1.49
	25	Male		1.43
	26	Male		1.33
	27	Male		1.33
	28	Male		1.22
	29	Male		1.22
	30-34	Male		1.14
	35-39	Male		1.00
	40	Male		1.00
	41	Male		0.91
	42-43	Male		0.91
	44-49	Male		0.91
	50-54	Male		0.81
	55-59	Male		0.78
	60-64	Male		0.74
	65-69	Male		0.63
	70-72	Male		0.63
	73-74	Male		0.55
	75	Male		0.55
	76-79	Male		0.47
	>79	Male		0.47
ADULT-SINGLE	0-18	Female	Does Not Apply	1.40
	0-18	Female	Applies	1.39
	19	Female	Does Not Apply	1.40
	19	Female	Applies	1.39
	20	Female	Does Not Apply	1.40
	20	Female	Applies	1.39
	21	Female	Does Not Apply	1.35
	21	Female	Applies	1.34
	22	Female	Does Not Apply	1.35
	22	Female	Applies	1.34
	23	Female	Does Not Apply	1.35
	23	Female	Applies	1.34
	24	Female	Does Not Apply	1.35
	24	Female	Applies	1.34
	25	Female		1.26
	26	Female		1.23
	27	Female		1.23
	28	Female		1.20
	29	Female		1.20
	30-34	Female		1.20
	35-39	Female		1.12
	40	Female		1.12
	41	Female		1.01
	42-43	Female		1.01
	44-49	Female		1.01

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	50-54	Female		1.00
	55-59	Female		0.90
	60-64	Female		0.80
	65-69	Female		0.70
	70-72	Female		0.65
	73-74	Female		0.60
	75	Female		0.60
	76-79	Female		0.50
	>79	Female		0.45
	0-18	Male	Does Not Apply	2.00
	0-18	Male	Applies	1.99
	19	Male	Does Not Apply	2.00
	19	Male	Applies	1.99
	20	Male	Does Not Apply	2.00
	20	Male	Applies	1.99
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.80
	22	Male	Applies	1.79
	23	Male	Does Not Apply	1.80
	23	Male	Applies	1.79
	24	Male	Does Not Apply	1.75
	24	Male	Applies	1.74
	25	Male		1.66
	26	Male		1.63
	27	Male		1.63
	28	Male		1.60
	29	Male		1.60
	30-34	Male		1.35
	35-39	Male		1.21
	40	Male		1.21
	41	Male		1.11
	42-43	Male		1.11
	44-49	Male		1.11
	50-54	Male		1.00
	55-59	Male		0.95
	60-64	Male		0.90
	65-69	Male		0.85
	70-72	Male		0.80
	73-74	Male		0.75
	75	Male		0.75
	76-79	Male		0.71
	>79	Male		0.67

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE83: COLL Driver Factor
Effective Date: SEP-15-2006

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.43
	22	Female		1.25
	23	Female		1.16
	24	Female		1.07
	25	Female		1.04
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.28
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE85: MDCL Driver Factor
Effective Date: SEP-15-2006

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.43
	22	Female		1.25
	23	Female		1.16
	24	Female		1.07
	25	Female		1.04
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.28
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE87: PLCY Financial Responsibility Rate Factor
Effective Date: SEP-15-2006

Sub-chart - High Level	Coverage
MP	MDCL
BI,COLL,PD	BI, COLL, PD
COMP	COMP

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
MP	1	A		0.40
	1	B		0.40
	1	C		0.40
	1	D		0.40
	1	E		0.40
	2	A		0.44
	2	B		0.44
	2	C		0.44
	2	D		0.44
	2	E		0.44
	3	A		0.48
	3	B		0.48
	3	C		0.48
	3	D		0.48
	3	E		0.48
	4	A		0.53
	4	B		0.53
	4	C		0.53
	4	D		0.53
	4	E		0.53
	5	A		0.58
	5	B		0.58
	5	C		0.58
	5	D		0.58
	5	E		0.58
	6	A		0.65
	6	B		0.65
	6	C		0.65
	6	D		0.65
	6	E		0.65
	7	A		0.72
	7	B		0.72
	7	C		0.72
	7	D		0.72
	7	E		0.72
	8	A		0.80
	8	B		0.80
	8	C		0.80
	8	D		0.80
	8	E		0.80
	9	A		0.90
	9	B		0.90
	9	C		0.90
	9	D		0.90
	9	E		0.90
	10	A		1.00

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	10	B		1.00
	10	C		1.00
	10	D		1.00
	10	E		1.00
	11	A		1.20
	11	B		1.20
	11	C		1.20
	11	D		1.20
	11	E		1.20
	99	A	15-29	0.74
	99	A	30-50	0.54
	99	A	51-99	0.54
	99	B	15-29	0.74
	99	B	30-50	0.54
	99	B	51-99	0.54
	99	C	15-29	0.74
	99	C	30-50	0.54
	99	C	51-99	0.54
	99	D	15-29	0.74
	99	D	30-50	0.54
	99	D	51-99	0.54
	99	E	15-29	0.74
	99	E	30-50	0.54
	99	E	51-99	0.54
	106	A		1.20
	106	B		1.20
	106	C		1.20
	106	D		1.20
	106	E		1.20
		X		1.00
BI,COLL,PD	1	A		0.63
	1	B		0.63
	1	C		0.63
	1	D		0.63
	1	E		0.63
	2	A		0.66
	2	B		0.66
	2	C		0.66
	2	D		0.66
	2	E		0.66
	3	A		0.69
	3	B		0.69
	3	C		0.69
	3	D		0.69
	3	E		0.69
	4	A		0.73

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	4	B		0.73
	4	C		0.73
	4	D		0.73
	4	E		0.73
	5	A		0.76
	5	B		0.76
	5	C		0.76
	5	D		0.76
	5	E		0.76
	6	A		0.80
	6	B		0.80
	6	C		0.80
	6	D		0.80
	6	E		0.80
	7	A		0.85
	7	B		0.85
	7	C		0.85
	7	D		0.85
	7	E		0.85
	8	A		0.90
	8	B		0.90
	8	C		0.90
	8	D		0.90
	8	E		0.90
	9	A		0.96
	9	B		0.96
	9	C		0.96
	9	D		0.96
	9	E		0.96
	10	A		1.00
	10	B		1.00
	10	C		1.00
	10	D		1.00
	10	E		1.00
	11	A		1.07
	11	B		1.07
	11	C		1.07
	11	D		1.07
	11	E		1.07
	99	A	15-29	1.11
	99	A	30-50	1.04
	99	A	51-99	0.81
	99	B	15-29	1.11
	99	B	30-50	1.04
	99	B	51-99	0.81
	99	C	15-29	1.11

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	99	C	30-50	1.04
	99	C	51-99	0.81
	99	D	15-29	1.11
	99	D	30-50	1.04
	99	D	51-99	0.81
	99	E	15-29	1.11
	99	E	30-50	1.04
	99	E	51-99	0.81
	106	A		1.07
	106	B		1.07
	106	C		1.07
	106	D		1.07
	106	E		1.07
		X		1.00
COMP	1	A		0.48
	1	B		0.48
	1	C		0.48
	1	D		0.48
	1	E		0.48
	2	A		0.54
	2	B		0.54
	2	C		0.54
	2	D		0.54
	2	E		0.54
	3	A		0.60
	3	B		0.60
	3	C		0.60
	3	D		0.60
	3	E		0.60
	4	A		0.65
	4	B		0.65
	4	C		0.65
	4	D		0.65
	4	E		0.65
	5	A		0.70
	5	B		0.70
	5	C		0.70
	5	D		0.70
	5	E		0.70
	6	A		0.75
	6	B		0.75
	6	C		0.75
	6	D		0.75
	6	E		0.75
	7	A		0.80
	7	B		0.80

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	7	C		0.80
	7	D		0.80
	7	E		0.80
	8	A		0.85
	8	B		0.85
	8	C		0.85
	8	D		0.85
	8	E		0.85
	9	A		0.90
	9	B		0.90
	9	C		0.90
	9	D		0.90
	9	E		0.90
	10	A		1.00
	10	B		1.00
	10	C		1.00
	10	D		1.00
	10	E		1.00
	11	A		1.05
	11	B		1.05
	11	C		1.05
	11	D		1.05
	11	E		1.05
	99	A	15-29	0.75
	99	A	30-50	0.63
	99	A	51-99	0.38
	99	B	15-29	0.75
	99	B	30-50	0.63
	99	B	51-99	0.38
	99	C	15-29	0.75
	99	C	30-50	0.63
	99	C	51-99	0.38
	99	D	15-29	0.75
	99	D	30-50	0.63
	99	D	51-99	0.38
	99	E	15-29	0.75
	99	E	30-50	0.63
	99	E	51-99	0.38
	106	A		1.05
	106	B		1.05
	106	C		1.05
	106	D		1.05
	106	E		1.05
		X		1.00

NS03TE88: PLCY At Fault Accidents Factor

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Effective Date: SEP-15-2004

Sub-chart - High Level	Time Since Last Accident
Time Since Last Accident is 0-12 Months	0-12
Time Since Last Accident is 13-24 Months	013-024
Time Since Last Acciden is 25-35 Months	25-35

Sub-chart	At Fault Accidents	NNO Exists Flag	At Fault Accidents Factor	At Fault Accidents Factor Plus
Time Since Last Accident is 0-12 Months	0	No	0.00	0.00
	1	No	0.47	0.00
	2	No	1.10	0.00
	3	No	1.99	0.00
	4	No	3.04	0.00
	>4	No	3.04	1.05
	0	Yes	1.00	0.00
	1	Yes	1.39	0.00
	2	Yes	1.92	0.00
	3	Yes	2.66	0.00
	4	Yes	3.53	0.00
	>4	Yes	3.53	0.88
Time Since Last Accident is 13-24 Months	0	No	0.00	0.00
	1	No	0.40	0.00
	2	No	1.00	0.00
	3	No	1.85	0.00
	4	No	2.85	0.00
	>4	No	2.85	1.00
	0	Yes	1.00	0.00
	1	Yes	1.33	0.00
	2	Yes	1.83	0.00
	3	Yes	2.54	0.00
	4	Yes	3.38	0.00
	>4	Yes	3.38	0.83
Time Since Last Acciden is 25-35 Months	0	No	0.00	0.00
	1	No	0.33	0.00
	2	No	0.90	0.00
	3	No	1.71	0.00
	4	No	2.66	0.00
	>4	No	2.66	0.95
	0	Yes	1.00	0.00
	1	Yes	1.28	0.00
	2	Yes	1.75	0.00
	3	Yes	2.43	0.00
	4	Yes	3.22	0.00

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Sub-chart	At Fault Accidents	NNO Exists Flag	At Fault Accidents Factor	At Fault Accidents Factor Plus
	>4	Yes	3.22	0.79

NS03TE89: PLCY Violation Surcharge Factor

Effective Date: SEP-15-2004

Sub-chart - High Level	Time Since Last Incident
Time Since Last Incident is 0-12 Months	0-12
TIme Since Last Incident is 13-24 Months	013-024
Time Since Last Incident is 25-35 Months	25-35

Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
Time Since Last Incident is 0-12 Months	No	0	0.00	0.00
	No	1	0.15	0.00
	No	2	0.26	0.00
	No	3	0.36	0.00
	No	4	0.47	0.00
	No	5	0.57	0.00
	No	6	0.68	0.00
	No	7	0.78	0.00
	No	8	0.89	0.00
	No	9	0.99	0.00
	No	10	1.10	0.00
	No	11	1.20	0.00
	No	12	1.31	0.00
	No	13	1.41	0.00
	No	14	1.52	0.00
	No	15	1.62	0.00
	No	16	1.73	0.00
	No	17	1.83	0.00
	No	18	1.94	0.00
	No	19	2.04	0.00
	No	20	2.15	0.00
	No	21	2.25	0.00
	No	22	2.36	0.00
	No	23	2.46	0.00
	No	24	2.57	0.00
	No	>24	2.57	0.11
	Yes	0	1.00	0.00
	Yes	1	1.13	0.00
	Yes	2	1.22	0.00
	Yes	3	1.30	0.00
	Yes	4	1.39	0.00
	Yes	5	1.48	0.00
	Yes	6	1.57	0.00

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Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	Yes	7	1.65	0.00
	Yes	8	1.74	0.00
	Yes	9	1.83	0.00
	Yes	10	1.92	0.00
	Yes	11	2.00	0.00
	Yes	12	2.09	0.00
	Yes	13	2.18	0.00
	Yes	14	2.27	0.00
	Yes	15	2.35	0.00
	Yes	16	2.44	0.00
	Yes	17	2.53	0.00
	Yes	18	2.62	0.00
	Yes	19	2.70	0.00
	Yes	20	2.79	0.00
	Yes	21	2.88	0.00
	Yes	22	2.97	0.00
	Yes	23	3.05	0.00
	Yes	24	3.14	0.00
	Yes	>24	3.14	0.10
TIme Since Last Incident is 13-24 Months	No	0	0.00	0.00
	No	1	0.10	0.00
	No	2	0.20	0.00
	No	3	0.30	0.00
	No	4	0.40	0.00
	No	5	0.50	0.00
	No	6	0.60	0.00
	No	7	0.70	0.00
	No	8	0.80	0.00
	No	9	0.90	0.00
	No	10	1.00	0.00
	No	11	1.10	0.00
	No	12	1.20	0.00
	No	13	1.30	0.00
	No	14	1.40	0.00
	No	15	1.50	0.00
	No	16	1.60	0.00
	No	17	1.70	0.00
	No	18	1.80	0.00
	No	19	1.90	0.00
	No	20	2.00	0.00
	No	21	2.10	0.00
	No	22	2.20	0.00
	No	23	2.30	0.00
	No	24	2.40	0.00
	No	>24	2.40	0.10

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Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	Yes	0	1.00	0.00
	Yes	1	1.08	0.00
	Yes	2	1.17	0.00
	Yes	3	1.25	0.00
	Yes	4	1.33	0.00
	Yes	5	1.42	0.00
	Yes	6	1.50	0.00
	Yes	7	1.58	0.00
	Yes	8	1.67	0.00
	Yes	9	1.75	0.00
	Yes	10	1.83	0.00
	Yes	11	1.92	0.00
	Yes	12	2.00	0.00
	Yes	13	2.08	0.00
	Yes	14	2.17	0.00
	Yes	15	2.25	0.00
	Yes	16	2.33	0.00
	Yes	17	2.42	0.00
	Yes	18	2.50	0.00
	Yes	19	2.58	0.00
	Yes	20	2.67	0.00
	Yes	21	2.75	0.00
	Yes	22	2.83	0.00
	Yes	23	2.92	0.00
	Yes	24	3.00	0.00
	Yes	>24	3.00	0.09
Time Since Last Incident is 25-35 Months	No	0	0.00	0.00
	No	1	0.05	0.00
	No	2	0.14	0.00
	No	3	0.24	0.00
	No	4	0.33	0.00
	No	5	0.43	0.00
	No	6	0.52	0.00
	No	7	0.62	0.00
	No	8	0.71	0.00
	No	9	0.81	0.00
	No	10	0.90	0.00
	No	11	1.00	0.00
	No	12	1.09	0.00
	No	13	1.19	0.00
	No	14	1.28	0.00
	No	15	1.38	0.00
	No	16	1.47	0.00
	No	17	1.57	0.00
	No	18	1.66	0.00

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Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	No	19	1.76	0.00
	No	20	1.85	0.00
	No	21	1.95	0.00
	No	22	2.04	0.00
	No	23	2.14	0.00
	No	24	2.23	0.00
	No	>24	2.23	0.09
	Yes	0	1.00	0.00
	Yes	1	1.04	0.00
	Yes	2	1.12	0.00
	Yes	3	1.20	0.00
	Yes	4	1.28	0.00
	Yes	5	1.36	0.00
	Yes	6	1.43	0.00
	Yes	7	1.52	0.00
	Yes	8	1.59	0.00
	Yes	9	1.68	0.00
	Yes	10	1.75	0.00
	Yes	11	1.83	0.00
	Yes	12	1.91	0.00
	Yes	13	1.99	0.00
	Yes	14	2.07	0.00
	Yes	15	2.15	0.00
	Yes	16	2.23	0.00
	Yes	17	2.31	0.00
	Yes	18	2.38	0.00
	Yes	19	2.47	0.00
	Yes	20	2.54	0.00
	Yes	21	2.63	0.00
	Yes	22	2.70	0.00
	Yes	23	2.78	0.00
	Yes	24	2.86	0.00
	Yes	>24	2.86	0.08

See Rules portion of this manual for determination of violation points.

NS03TE98: COMP OEM Endorsement Factor
Effective Date: DEC-13-2002

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.06	Not OEM Endorsment (500)	1.00		

NS03TE99: COLL OEM Endorsement Factor
Effective Date: DEC-13-2002

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Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.08	Not OEM Endorsment (500)	1.00		

NS03TF73: PLCY Policy Expense Fee
Effective Date: DEC-13-2002

First Veh PD Flag	Vehicle Type	Policy Expense Fee	First Veh PD Flag	Vehicle Type	Policy Expense Fee
Y	Automobile	0.0	N	Automobile	0.0
Y	Motorcycle	0.0	N	Motorcycle	0.0
Y	Recreational Vehicle	0.0	N	Recreational Vehicle	0.0
Y	Motorhome	0.0	N	Motorhome	0.0
Y	Named Non Owner	0.0	N	Named Non Owner	0.0
Y	Classics	0.0	N	Classics	0.0
Y	Antique	0.0	N	Antique	0.0

NS03TF77: PLCY Unverifiable Driving Record Surcharge Factor
Effective Date: DEC-13-2002

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.40
0-18	Inexperienced	1.00	>18	Inexperienced	1.40
	Experienced	1.00			

NS03TF78: PLCY Coverage Expense Fee
Effective Date: MAR-15-2006

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		36.60
PD	Automobile		35.20
MDCL	Automobile		7.40
COLL	Automobile		61.40
COMP	Automobile		30.10
BI	Motorcycle		0.00
PD	Motorcycle		0.00
MDCL	Motorcycle		0.00
COLL	Motorcycle		0.00
COMP	Motorcycle		0.00
BI	Motorhome		0.00
PD	Motorhome		0.00
MDCL	Motorhome		0.00
COLL	Motorhome		0.00
COMP	Motorhome		0.00
BI	Named Non Owner		0.00
PD	Named Non Owner		0.00

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Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	36.60
PD	Classics	Not Restricted	35.20
MDCL	Classics	Not Restricted	7.40
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	36.60
PD	Antique	Not Restricted	35.20
MDCL	Antique	Not Restricted	7.40
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00
COLL	Antique	Restricted	0.00

No expense fees are applicable on Annual Policies

NS03TF80: PLCY Ineligible Risk Surcharge Factor

Effective Date: MAR-15-2004

Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor	Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor	Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor
Yes	1.50	Not Yes	1.00		

NS03TI12: PLCY Accident Prevention Course Discount Factor

Effective Date: DEC-13-2002

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
COMP	Does Not Apply	1.00	COMP	Applies	0.95
COLL	Does Not Apply	1.00	COLL	Applies	0.95
PD	Does Not Apply	1.00	PD	Applies	0.95
BI	Does Not Apply	1.00	BI	Applies	0.95
PIP	Does Not Apply	1.00	PIP	Applies	0.95
MDCL	Does Not Apply	1.00	MDCL	Applies	0.95

NS03TI29: PLCY Passive Occupant Restraint Discount Factor

Effective Date: DEC-13-2002

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Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor
Not Applicable	1.00	Air Bag	0.70	Air Bag (Driver Side)	0.80
Seat Belt Passive	1.00				

NS03TI35: PLCY Home and Car Discount Factor

Effective Date: DEC-13-2002

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Use	Home and Car Discount Factor
		Corporate Business	1.00
	Non Nationwide Homeowner		1.00
	Non Nationwider Mobile Homeowner		1.00
	Non Nationwide Condo		1.00
	Non Nationwide Farm		1.00
Remove (at renewal), Yes	Elite		0.90
Remove (at renewal), Yes	Extended		0.90
Remove (at renewal), Yes	Market Value		0.90
Remove (at renewal), Yes	Golden Blanket		0.90
Remove (at renewal), Yes	Homeowner		0.90
Remove (at renewal), Yes	Condo		0.95
Remove (at renewal), Yes	Mobile Home		0.95
Remove (at renewal), Yes	Tenent		0.95
Remove (at renewal), Yes	Farm		1.00
Future (add at renewal), No			1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes			1.00

NS03TI73: PLCY Accident Free Discount Factor

Effective Date: MAR-15-2005

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
			No Previous Ins. Surcharge - No	>4	1.00

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Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
			Prior Ins. over 30 Days (3)		
			No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	>4	1.00
>0				>4	1.00
		>0		>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.95

NS03TI80: PLCY Paid In Full Discount Factor
Effective Date: DEC-13-2002

Billing Mode Code	Pay Plan Code	Paid In Full Discount Factor	Billing Mode Code	Pay Plan Code	Paid In Full Discount Factor
F	REG	1.00	not F	REG	1.00
	Not REG	1.00			

NS03TI83: PLCY Auto Financial Discount Factor
Effective Date: SEP-15-2004

Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes	Remove (at renewal), Yes	Not(Non Nationwide Condo, Non Nationwide Farm, Non Nationwide Homeowner, Non Nationwider Mobile Homeowner)	1.00
Yes	Remove (at renewal), Yes	Non Nationwide Condo, Non Nationwide Farm, Non Nationwide Homeowner, Non Nationwider Mobile Homeowner	0.95
Yes	Future (add at renewal), No		0.95
No			1.00

NS03TI84: COMP Driver's Age Percent
Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI85: COLL Driver's Age Percent
Effective Date: DEC-13-2002

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Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.50	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI86: BI Driver's Age Percent

Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI87: PD Driver's Age Percent

Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI88: MDCL Driver's Age Percent

Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI89: COMP Engine Size Percent

Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.22	101-200	0.41	201-350	0.69
351-500	0.91	501-650	1.16	651-800	1.42
801-950	1.83	951-99999	2.05		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI90: COLL Engine Size Percent

Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.15	101-200	0.30	201-350	0.46
351-500	0.67	501-650	0.85	651-800	1.00
801-950	1.12	951-99999	1.31		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

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NS03TI91: BI Engine Size Percent
Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.31	101-200	0.41	201-350	0.47
351-500	0.60	501-650	0.75	651-800	0.75
801-950	0.94	951-99999	0.94		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI92: PD Engine Size Percent
Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.33	101-200	0.43	201-350	0.50
351-500	0.63	501-650	0.80	651-800	0.80
801-950	1.00	951-99999	1.00		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TM01: PLCY Matrix Rating Sub Tier Number
Effective Date: SEP-15-2004

Auto Financial Discount Indicator	Homeowner Policy Form Code	Multi-Car Indicator	Matrix Rating Sub Tier Number
	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1
	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	2
	Condo, Mobile Home, Tenent, Non Nationwide Condo, Non Nationwider Mobile Homeowner, Non Nationwide Homeowner	Applies	3
Yes		Applies	3
	Condo, Mobile Home, Tenent, Non Nationwide Condo, Non Nationwider Mobile Homeowner, Non Nationwide Homeowner	Does Not Apply	4
Yes		Does Not Apply	4
	Non-Nationwide Tenant, N/A	Applies	5
	Non-Nationwide Tenant, N/A	Does Not Apply	6

NS03TM02: PLCY Matrix Tier Factor
Effective Date: MAR-15-2007

Sub-chart - High Level	Coverage
Comp	COMP
UMBI, UMPD	UIMBI, UMBI, UMPD
MP	MDCL

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Sub-chart - High Level	Coverage
BI.PD	BI, PD
COLL	COLL

Sub-chart	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
Comp	A01	0.69	A02	0.76	A03	0.77
	A04	0.84	A05	0.81	A06	0.88
	B01	0.72	B02	0.79	B03	0.80
	B04	0.87	B05	0.85	B06	0.98
	C01	0.72	C02	0.79	C03	0.81
	C04	0.88	C05	0.85	C06	0.98
	D01	0.76	D02	0.82	D03	0.84
	D04	0.91	D05	0.88	D06	1.01
	E01	0.79	E02	0.86	E03	0.87
	E04	0.95	E05	0.94	E06	1.03
	X99	1.00				
UMBI, UMPD	A01	0.88	A02	0.88	A03	0.88
	A04	0.88	A05	0.88	A06	0.88
	B01	0.92	B02	0.92	B03	0.92
	B04	0.92	B05	0.92	B06	0.92
	C01	0.92	C02	0.92	C03	0.92
	C04	0.92	C05	0.92	C06	0.92
	D01	0.96	D02	0.96	D03	0.96
	D04	0.96	D05	0.96	D06	0.96
	E01	1.00	E02	1.00	E03	1.00
	E04	1.00	E05	1.00	E06	1.00
	X99	1.00				
MP	A01	0.64	A02	0.80	A03	0.67
	A04	0.84	A05	0.71	A06	0.88
	B01	0.66	B02	0.83	B03	0.70
	B04	0.87	B05	0.74	B06	0.98
	C01	0.66	C02	0.83	C03	0.70
	C04	0.88	C05	0.74	C06	0.98
	D01	0.69	D02	0.86	D03	0.73
	D04	0.91	D05	0.77	D06	1.01
	E01	0.72	E02	0.90	E03	0.76
	E04	0.95	E05	0.82	E06	1.03
	X99	1.00				
BI.PD	A01	0.61	A02	0.76	A03	0.67
	A04	0.84	A05	0.71	A06	0.88
	B01	0.63	B02	0.79	B03	0.70
	B04	0.87	B05	0.74	B06	0.98
	C01	0.63	C02	0.79	C03	0.70
	C04	0.88	C05	0.74	C06	0.98
	D01	0.66	D02	0.82	D03	0.73
	D04	0.91	D05	0.77	D06	1.01

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Sub-chart	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
	E01	0.68	E02	0.86	E03	0.76
	E04	0.95	E05	0.82	E06	1.03
	X99	1.00				
COLL	A01	0.61	A02	0.76	A03	0.67
	A04	0.84	A05	0.71	A06	0.88
	B01	0.63	B02	0.79	B03	0.70
	B04	0.87	B05	0.74	B06	0.98
	C01	0.63	C02	0.79	C03	0.70
	C04	0.88	C05	0.74	C06	0.98
	D01	0.66	D02	0.82	D03	0.73
	D04	0.91	D05	0.77	D06	1.01
	E01	0.68	E02	0.86	E03	0.76
	E04	0.95	E05	0.82	E06	1.03
	X99	1.00				

NS03TM03: PLCY Matrix Tier Factor

Effective Date: MAR-15-2005

Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
A01	0.88	A02	0.88	A03	0.88
A04	0.88	A05	0.88	A06	0.88
B01	0.92	B02	0.92	B03	0.92
B04	0.92	B05	0.92	B06	0.92
C01	0.92	C02	0.92	C03	0.92
C04	0.92	C05	0.92	C06	0.92
D01	0.96	D02	0.96	D03	0.96
D04	0.96	D05	0.96	D06	0.96
E01	1.00	E02	1.00	E03	1.00
E04	1.00	E05	1.00	E06	1.00
X99	1.00				

NS03TM05: PLCY Matrix Rating Tier Number

Effective Date: SEP-15-2004

Sub-chart - High Level	Matrix Conversion Flag
No NPI Step Down Improvement	No NPI Step Down Improvement
NPI Step Down Improvement	NPI Step Down Improvement

Sub-chart	Previous Prior Insurance Code	Prior Insurance Code	Rated Threshold	Matrix Rating Tier Number
No NPI Step Down Improvement		Not(Lapse 1-30 Days, Lapse > 30 Days)	G, H	1
		Not(Lapse 1-30 Days, Lapse > 30 Days)	K, O	2
		Lapse 1-30 Days	G, H	3
		Lapse 1-30 Days	K, O	4
		Lapse > 30 Days		5

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Sub-chart	Previous Prior Insurance Code	Prior Insurance Code	Rated Threshold	Matrix Rating Tier Number
NPI Step Down Improvement		Not(Lapse 1-30 Days, Lapse > 30 Days)	G, H	1
		Not(Lapse 1-30 Days, Lapse > 30 Days)	K, O	2
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	G, H	1
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	K, O	2
		No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	G, H	3
		No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	K, O	4
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	G, H	3
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	K, O	4
		No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)		5
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	G, H	1
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	K, O	2
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)		5

NS03TM06: PLCY Household Composition Factor **

Effective Date: MAR-22-2008

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD		1	<2	>24	0.98
BI, PD	Applies	1	2	>24	0.95
BI, PD	Applies	1	3	>24	0.91
BI, PD	Applies	1	>3	>24	0.91
BI, PD		2	<2	>24	1.01
BI, PD	Applies	2	2	>24	0.98
BI, PD	Applies	2	3	>24	0.95

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD	Applies	2	>3	>24	0.91
BI, PD		3	<2	>24	1.01
BI, PD	Applies	3	2	>24	1.02
BI, PD	Applies	3	3	>24	0.98
BI, PD	Applies	3	>3	>24	0.95
BI, PD		>3	<2	>24	1.01
BI, PD	Applies	>3	2	>24	1.02
BI, PD	Applies	>3	3	>24	1.01
BI, PD	Applies	>3	>3	>24	0.98
BI, PD		1	<2	<25	1.04
BI, PD	Applies	1	2	<25	0.99
BI, PD	Applies	1	3	<25	0.96
BI, PD	Applies	1	>3	<25	0.96
BI, PD		2	<2	<25	1.05
BI, PD	Applies	2	2	<25	1.04
BI, PD	Applies	2	3	<25	0.99
BI, PD	Applies	2	>3	<25	0.96
BI, PD		3	<2	<25	1.03
BI, PD	Applies	3	2	<25	1.05
BI, PD	Applies	3	3	<25	1.04
BI, PD	Applies	3	>3	<25	0.99
BI, PD		>3	<2	<25	1.03
BI, PD	Applies	>3	2	<25	1.04
BI, PD	Applies	>3	3	<25	1.05
BI, PD	Applies	>3	>3	<25	1.04
COLL		1	<2	>24	0.97
COLL	Applies	1	2	>24	0.97
COLL	Applies	1	3	>24	0.97
COLL	Applies	1	>3	>24	0.97
COLL		2	<2	>24	0.97
COLL	Applies	2	2	>24	0.97
COLL	Applies	2	3	>24	0.97
COLL	Applies	2	>3	>24	0.97
COLL		3	<2	>24	0.97
COLL	Applies	3	2	>24	0.97
COLL	Applies	3	3	>24	0.97
COLL	Applies	3	>3	>24	0.97
COLL		>3	<2	>24	0.97
COLL	Applies	>3	2	>24	0.97
COLL	Applies	>3	3	>24	0.97
COLL	Applies	>3	>3	>24	0.97
COLL		1	<2	<25	1.04
COLL	Applies	1	2	<25	1.04
COLL	Applies	1	3	<25	1.04
COLL	Applies	1	>3	<25	1.04
COLL		2	<2	<25	1.04

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COLL	Applies	2	2	<25	1.04
COLL	Applies	2	3	<25	1.04
COLL	Applies	2	>3	<25	1.04
COLL		3	<2	<25	1.04
COLL	Applies	3	2	<25	1.04
COLL	Applies	3	3	<25	1.04
COLL	Applies	3	>3	<25	1.04
COLL		>3	<2	<25	1.04
COLL	Applies	>3	2	<25	1.04
COLL	Applies	>3	3	<25	1.04
COLL	Applies	>3	>3	<25	1.04
COMP		1	<2	>24	0.97
COMP	Applies	1	2	>24	1.02
COMP	Applies	1	3	>24	1.02
COMP	Applies	1	>3	>24	1.02
COMP		2	<2	>24	0.95
COMP	Applies	2	2	>24	0.97
COMP	Applies	2	3	>24	1.02
COMP	Applies	2	>3	>24	1.02
COMP		3	<2	>24	0.95
COMP	Applies	3	2	>24	0.95
COMP	Applies	3	3	>24	0.97
COMP	Applies	3	>3	>24	1.02
COMP		>3	<2	>24	0.95
COMP	Applies	>3	2	>24	0.95
COMP	Applies	>3	3	>24	0.95
COMP	Applies	>3	>3	>24	0.97
COMP		1	<2	<25	1.00
COMP	Applies	1	2	<25	1.05
COMP	Applies	1	3	<25	1.10
COMP	Applies	1	>3	<25	1.10
COMP		2	<2	<25	0.98
COMP	Applies	2	2	<25	1.00
COMP	Applies	2	3	<25	1.05
COMP	Applies	2	>3	<25	1.10
COMP		3	<2	<25	0.95
COMP	Applies	3	2	<25	0.98
COMP	Applies	3	3	<25	1.00
COMP	Applies	3	>3	<25	1.05
COMP		>3	<2	<25	0.95
COMP	Applies	>3	2	<25	0.95
COMP	Applies	>3	3	<25	0.98
COMP	Applies	>3	>3	<25	1.00
MDCL		1	<2	>24	0.99
MDCL	Applies	1	2	>24	0.91
MDCL	Applies	1	3	>24	0.84

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
MDCL	Applies	1	>3	>24	0.84
MDCL		2	<2	>24	1.09
MDCL	Applies	2	2	>24	0.99
MDCL	Applies	2	3	>24	0.91
MDCL	Applies	2	>3	>24	0.84
MDCL		3	<2	>24	1.19
MDCL	Applies	3	2	>24	1.09
MDCL	Applies	3	3	>24	1.09
MDCL	Applies	3	>3	>24	0.91
MDCL		>3	<2	>24	1.19
MDCL	Applies	>3	2	>24	1.14
MDCL	Applies	>3	3	>24	1.14
MDCL	Applies	>3	>3	>24	1.09
MDCL		1	<2	<25	1.05
MDCL	Applies	1	2	<25	0.96
MDCL	Applies	1	3	<25	0.90
MDCL	Applies	1	>3	<25	0.90
MDCL		2	<2	<25	1.12
MDCL	Applies	2	2	<25	1.05
MDCL	Applies	2	3	<25	0.96
MDCL	Applies	2	>3	<25	0.90
MDCL		3	<2	<25	1.20
MDCL	Applies	3	2	<25	1.12
MDCL	Applies	3	3	<25	1.10
MDCL	Applies	3	>3	<25	0.96
MDCL		>3	<2	<25	1.20
MDCL	Applies	>3	2	<25	1.15
MDCL	Applies	>3	3	<25	1.15
MDCL	Applies	>3	>3	<25	1.12
BI, PD	Does Not Apply	1	2	>24	0.98
BI, PD	Does Not Apply	1	3	>24	0.98
BI, PD	Does Not Apply	1	>3	>24	0.98
BI, PD	Does Not Apply	2	2	>24	1.01
BI, PD	Does Not Apply	2	3	>24	1.01
BI, PD	Does Not Apply	2	>3	>24	1.01
BI, PD	Does Not Apply	3	2	>24	1.01
BI, PD	Does Not Apply	3	3	>24	1.01
BI, PD	Does Not Apply	3	>3	>24	1.01
BI, PD	Does Not Apply	>3	2	>24	1.01
BI, PD	Does Not Apply	>3	3	>24	1.01
BI, PD	Does Not Apply	>3	>3	>24	1.01
BI, PD	Does Not Apply	1	2	<25	1.02
BI, PD	Does Not Apply	1	3	<25	1.03
BI, PD	Does Not Apply	1	>3	<25	1.03
BI, PD	Does Not Apply	2	2	<25	1.07
BI, PD	Does Not Apply	2	3	<25	1.05

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD	Does Not Apply	2	>3	<25	1.07
BI, PD	Does Not Apply	3	2	<25	1.04
BI, PD	Does Not Apply	3	3	<25	1.07
BI, PD	Does Not Apply	3	>3	<25	1.05
BI, PD	Does Not Apply	>3	2	<25	1.03
BI, PD	Does Not Apply	>3	3	<25	1.05
BI, PD	Does Not Apply	>3	>3	<25	1.07
COLL	Does Not Apply	1	2	>24	0.97
COLL	Does Not Apply	1	3	>24	0.97
COLL	Does Not Apply	1	>3	>24	0.97
COLL	Does Not Apply	2	2	>24	0.97
COLL	Does Not Apply	2	3	>24	0.97
COLL	Does Not Apply	2	>3	>24	0.97
COLL	Does Not Apply	3	2	>24	0.97
COLL	Does Not Apply	3	3	>24	0.97
COLL	Does Not Apply	3	>3	>24	0.97
COLL	Does Not Apply	>3	2	>24	0.97
COLL	Does Not Apply	>3	3	>24	0.97
COLL	Does Not Apply	>3	>3	>24	0.97
COLL	Does Not Apply	1	2	<25	1.04
COLL	Does Not Apply	1	3	<25	1.04
COLL	Does Not Apply	1	>3	<25	1.04
COLL	Does Not Apply	2	2	<25	1.04
COLL	Does Not Apply	2	3	<25	1.04
COLL	Does Not Apply	2	>3	<25	1.04
COLL	Does Not Apply	3	2	<25	1.04
COLL	Does Not Apply	3	3	<25	1.04
COLL	Does Not Apply	3	>3	<25	1.04
COLL	Does Not Apply	>3	2	<25	1.04
COLL	Does Not Apply	>3	3	<25	1.04
COLL	Does Not Apply	>3	>3	<25	1.04
COMP	Does Not Apply	1	2	>24	0.97
COMP	Does Not Apply	1	3	>24	0.97
COMP	Does Not Apply	1	>3	>24	0.97
COMP	Does Not Apply	2	2	>24	0.95
COMP	Does Not Apply	2	3	>24	0.95
COMP	Does Not Apply	2	>3	>24	0.95
COMP	Does Not Apply	3	2	>24	0.95
COMP	Does Not Apply	3	3	>24	0.95
COMP	Does Not Apply	3	>3	>24	0.95
COMP	Does Not Apply	>3	2	>24	0.95
COMP	Does Not Apply	>3	3	>24	0.95
COMP	Does Not Apply	>3	>3	>24	0.95
COMP	Does Not Apply	1	2	<25	1.00
COMP	Does Not Apply	1	3	<25	1.05
COMP	Does Not Apply	1	>3	<25	1.05

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COMP	Does Not Apply	2	2	<25	0.98
COMP	Does Not Apply	2	3	<25	0.98
COMP	Does Not Apply	2	>3	<25	1.02
COMP	Does Not Apply	3	2	<25	0.98
COMP	Does Not Apply	3	3	<25	0.98
COMP	Does Not Apply	3	>3	<25	0.98
COMP	Does Not Apply	>3	2	<25	0.95
COMP	Does Not Apply	>3	3	<25	0.98
COMP	Does Not Apply	>3	>3	<25	0.98
MDCL	Does Not Apply	1	2	>24	0.99
MDCL	Does Not Apply	1	3	>24	0.99
MDCL	Does Not Apply	1	>3	>24	0.99
MDCL	Does Not Apply	2	2	>24	1.09
MDCL	Does Not Apply	2	3	>24	1.09
MDCL	Does Not Apply	2	>3	>24	1.09
MDCL	Does Not Apply	3	2	>24	1.19
MDCL	Does Not Apply	3	3	>24	1.19
MDCL	Does Not Apply	3	>3	>24	1.19
MDCL	Does Not Apply	>3	2	>24	1.19
MDCL	Does Not Apply	>3	3	>24	1.19
MDCL	Does Not Apply	>3	>3	>24	1.19
MDCL	Does Not Apply	1	2	<25	1.04
MDCL	Does Not Apply	1	3	<25	1.06
MDCL	Does Not Apply	1	>3	<25	1.06
MDCL	Does Not Apply	2	2	<25	1.16
MDCL	Does Not Apply	2	3	<25	1.15
MDCL	Does Not Apply	2	>3	<25	1.17
MDCL	Does Not Apply	3	2	<25	1.22
MDCL	Does Not Apply	3	3	<25	1.20
MDCL	Does Not Apply	3	>3	<25	1.26
MDCL	Does Not Apply	>3	2	<25	1.20
MDCL	Does Not Apply	>3	3	<25	1.20
MDCL	Does Not Apply	>3	>3	<25	1.22

NS03TM20: PLCY Advance Quote Discount Factor

Effective Date: SEP-15-2006

Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
<20060915			1.000
	Nationwide Prior Carriers incl Titan		1.000
	156(Amco Insurance Company), 157(Colonial County Mutual Company)		1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual	0-7	1.000

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Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
	Company), Nationwide Prior Carriers incl Titan)		
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	>899	1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	8	0.950
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	>8	0.950

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Supporting Document Schedules

Satisfied -Name: APCS-Auto Premium Comparison Survey

Review Status: Filed 12/20/2007

Comments:

Attachments:

PPA Survey FORM APCS.pdf

AR 3-22-08 PPA Survey FORM APCS.xls

Satisfied -Name: NAIC loss cost data entry document

Review Status: Filed 12/20/2007

Comments:

Attachment:

Form RF-1.pdf

Satisfied -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Review Status: Filed 12/20/2007

Comments:

not applicable

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Review Status: Filed 12/20/2007

Comments:

Attachments:

F777AR_021307[1].pdf

F779AR_021307[1].pdf

Satisfied -Name: Form A-1

Review Status: Filed 12/20/2007

Comments:

Attachment:

Form A-1.pdf

Satisfied -Name: Memorandum & Exhibits

Review Status:
Filed 12/20/2007

Comments:

Attachments:
Memorandum.pdf
Exhibits.pdf

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	10723
Company Name:	Nationwide Assurance Company
Contact Person:	Lisa Livengood
Telephone No.:	614-249-4943
Email Address:	livengl1@nationwide.com
Effective Date:	3/22/2008

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*30% Dual/20% Driver*	%
AUTO/HOMEOWNERS	*5% or 10%*	%
GOOD STUDENT	*Within Driver Class Factors*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5%*	%
$250/$500 Deductible Comp./Coll.	*COMP $250=39% $500=55%/COLL $250=8% $500=16%*	%

Assumptions to Use:

1 ***Liability -Minimum $25,000 per person***
2 ***Bodily Injury $50,000 per accident***
$25,000 per accident
3 ***Property Damage $100 deductible per accident***
4 ***Comprehensive & Collision $250 deductible per accident***
5 ***The insured has elected to accept:***
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
6 ***Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental***
7 ***If male and female rates are different, use the highest of the two***

Submit to: *Arkansas Insurance Department*
1200 West Third Street
Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		$963	$1,162	$503	$503	$1,020	$1,233	$528	$528	$1,317	$1,604	$655	$655	$888	$1,067	$471	$471	$1,106	$1,340	$565	$565
	Minimum Liability with Comprehensive and Collision		$1,873	$2,289	$975	$960	$2,059	$2,535	$1,093	$1,060	$2,203	$2,710	$1,138	$1,113	$1,940	$2,388	$1,050	$1,013	$2,067	$2,545	$1,098	$1,065
	100/300/50 Liability with Comprehensive and Collision		$2,093	$2,551	$1,092	$1,077	$2,325	$2,855	$1,231	$1,198	$2,552	$3,133	$1,311	$1,286	$2,176	$2,671	$1,175	$1,138	$2,355	$2,893	$1,245	$1,212
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$941	$1,134	$494	$494	$992	$1,197	$516	$516	$1,277	$1,555	$638	$638	$864	$1,037	$461	$461	$1,076	$1,303	$552	$552
	Minimum Liability with Comprehensive and Collision		$1,863	$2,274	$965	$952	$2,028	$2,493	$1,068	$1,041	$2,165	$2,659	$1,113	$1,092	$1,910	$2,346	$1,024	$993	$2,032	$2,497	$1,071	$1,043
	100/300/50 Liability with Comprehensive and Collision		$2,069	$2,520	$1,077	$1,065	$2,278	$2,792	$1,199	$1,171	$2,489	$3,052	$1,276	$1,255	$2,131	$2,611	$1,143	$1,112	$2,301	$2,822	$1,211	$1,182
2003 Honda Odyssey "EX"	*Minimum Liability*		$815	$976	$440	$440	$866	$1,040	$462	$462	$1,110	$1,345	$566	$566	$760	$907	$416	$416	$945	$1,139	$496	$496
	Minimum Liability with Comprehensive and Collision		$1,518	$1,841	$815	$804	$1,666	$2,037	$908	$883	$1,795	$2,195	$950	$932	$1,570	$1,918	$872	$845	$1,687	$2,063	$918	$893
	100/300/50 Liability with Comprehensive and Collision		$1,704	$2,061	$919	$907	$1,889	$2,303	$1,027	$1,003	$2,084	$2,543	$1,098	$1,079	$1,769	$2,155	$981	$954	$1,928	$2,352	$1,045	$1,020
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$886	$1,064	$470	$470	$944	$1,138	$495	$495	$1,216	$1,478	$612	$612	$827	$992	$445	$445	$1,037	$1,254	$535	$535
	Minimum Liability with Comprehensive and Collision		$1,935	$2,365	$996	$983	$2,116	$2,604	$1,107	$1,078	$2,219	$2,728	$1,136	$1,115	$2,009	$2,471	$1,067	$1,036	$2,114	$2,601	$1,107	$1,079
	100/300/50 Liability with Comprehensive and Collision		$2,134	$2,601	$1,105	$1,092	$2,357	$2,892	$1,233	$1,205	$2,532	$3,106	$1,294	$1,273	$2,223	$2,726	$1,182	$1,151	$2,374	$2,914	$1,243	$1,214
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$778	$930	$424	$424	$828	$992	$446	$446	$1,059	$1,281	$544	$544	$729	$868	$403	$403	$907	$1,091	$479	$479
	Minimum Liability with Comprehensive and Collision		$1,885	$2,307	$989	$969	$2,101	$2,596	$1,132	$1,089	$2,141	$2,637	$1,127	$1,094	$2,019	$2,496	$1,107	$1,060	$2,084	$2,574	$1,127	$1,083
	100/300/50 Liability with Comprehensive and Collision		$2,062	$2,516	$1,088	$1,069	$2,313	$2,847	$1,247	$1,204	$2,414	$2,966	$1,268	$1,235	$2,209	$2,720	$1,212	$1,165	$2,312	$2,847	$1,249	$1,205
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$894	$1,075	$474	$474	$960	$1,157	$502	$502	$1,238	$1,506	$621	$621	$842	$1,009	$451	$451	$1,056	$1,278	$543	$543
	Minimum Liability with Comprehensive and Collision		$1,861	$2,272	$961	$950	$2,036	$2,501	$1,065	$1,040	$2,161	$2,653	$1,106	$1,088	$1,926	$2,364	$1,023	$996	$2,046	$2,513	$1,071	$1,045
	100/300/50 Liability with Comprehensive and Collision		$2,069	$2,519	$1,074	$1,063	$2,288	$2,803	$1,197	$1,172	$2,490	$3,051	$1,271	$1,252	$2,150	$2,632	$1,143	$1,116	$2,318	$2,841	$1,211	$1,186

Attachment "AR 3-22-08 PPA Survey FORM APCS.xls" is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Form RF-1
Rev. 4/96

Insurer Name: Nationwide Assurance Company

Contact Person: Lisa Livengood

Signature: Lisa R. Livengood

NAIC Number: 10723

Telephone No: 614-249-4943

Name of Advisory Organization Whose Filing You are Referencing: N/A

Co. Affiliation to Advisory Organization: Member_____ Subscriber_____ Service Purchaser_____

Reference Filing #: N/A Proposed Effective Date: 3/22/2008

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY (4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Bodily Injury	3.8	0.9					
Property Damage	2.6	0.6					
Medical Expense/Excess Medical	8.9	0.9					
Comprehensive	-2.1	0.5					
Collision	3.7	1.0					
UM/UIM – Bodily Injury	4.2	0.0					
UM/UIM – Property Damage	-4.3	0.0					
Loss of Use	-8.7	0.0					
Towing and Labor	-3.1	0.0					
TOTAL OVERALL EFFECT	2.8	0.7					

NA Apply Lost Cost Factors to Future Filings? (Y or N)

6.1% Estimated Maximum Rate Increase for any Arkansas Insured (%)

-6.7% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

Year	Policy Count	Rate Change History %	Rate Change History Eff. Date	5 Year History AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio
2007(3 Q)	7777	-1.5	8/15/07	7941	3713	46.8%	55.6%
		2.9	3/15/07				
2006	8532	-0.3	9/15/06	12928	6446	49.9%	54.0%
		2.7	3/15/06				
2005	8638	-0.9	9/15/05	12740	5396	42.4%	54.6%
		0.0	3/15/05				
2004	8005	1.0	9/15/04	11412	5615	49.2%	53.7%
2003	5935	3.4	3/15/03	6506	3279	50.4%	52.7%
2002	263	3.9	9/15/03	41	135	330.7%	56.0%

Selected Provisions	
A. Total Production Expense	NA
B. General Expense	NA
C. Taxes, License & Fees	NA
D. Underwriting Profit & Contingencies	NA
E. Other (explain)	NA
F. TOTAL	NA

F 504 UNIFORM INFORMATION SERVICES, INC. (Ed. 6/96)

Property & Casualty Transmittal Document

1 . Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
	h. Subject Codes	

3.	Group Name	Group NAIC #
	Nationwide Insurance Companies	0140

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Nationwide Assurance Company	WI	10723	95-0639970	48

5.	Company Tracking Number	08NSA-5172AR-LL

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Lisa R. Livengood One Nationwide Plaza, 1-18-08 Columbus, OH 43215	State Filings Specialist	614-249-4943 or 800-882-2822, ext. 94943	614-249-3885	livengl1@ Nationwide.com

7.	Signature of authorized filer	Lisa R. Livengood
8.	Please print name of authorized filer	Lisa R. Livengood

Filing information (see General Instructions for descriptions of these fields)

9.	**Type of Insurance (TOI)**	19.1/21.4 Private Passenger Automobile
10.	**Sub-Type of Insurance (Sub-TOI)**	19.1002/21.1000 Private Passenger Automobile Liability & Physical Damage Combination
11.	**State Specific Product code(s) (if applicable)[See State Specific Requirements]**	n/a
12.	**Company Program Title** (Marketing title)	n/a
13.	**Filing Type**	☐ Rate/Loss Cost ☐ Rules ☒ Rates/Rules ☐ Forms ☐ Combination Rates/Rules/Forms ☐ Withdrawal ☐ Other (give description)
14.	**Effective Date(s) Requested**	New: 03-22-2008 Renewal: 03-22-2008
15.	**Reference Filing?**	☐ Yes ☒ No
16.	**Reference Organization** (if applicable)	n/a
17.	**Reference Organization # & Title**	n/a
18.	**Company's Date of Filing**	12-17-2007
19.	**Status of filing in domicile**	☒ Not Filed ☐ Pending ☐ Authorized ☐ Disapproved

Property & Casualty Transmittal Document—

20.	**This filing transmittal is part of Company Tracking #**	08NSA-5172AR-LL

21.	**Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Please find herein a filing memorandum and supporting exhibits pertaining to a premium level increase of 0.7 percent for Non-Standard Automobile policies written in the Nationwide Assurance Company. The effective date for this filing is March 22, 2008.

22.	**Filing Fees** (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: n/a
Amount: n/a

Will be processed by EFT.

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

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Effective March 1, 2007

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	**This filing transmittal is part of Company Tracking #**	**08NSA-5172AR-LL**

2.	**This filing corresponds to form filing number** (Company tracking number of form filing, if applicable)	n/a

☒ Rate Increase ☐ Rate Decrease ☐ Rate Neutral (0%)

3.	**Filing Method (Prior Approval, File & Use, Flex Band, etc.)**	File & Use

4a. Rate Change by Company (As Proposed)

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Nationwide Assurance Company	2.8%	0.7%	$86,500	5,691	$9,496,546	6.1%	-6.7%

4b. Rate Change by Company (As Accepted) For State Use Only

Company Name	Overall % Indicated Change (when applicable	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a.	**Overall percentage rate indication (when applicable)**		
5b.	**Overall percentage rate impact for this filing**		
5c.	**Effect of Rate Filing – Written premium change for this program**		
5d.	**Effect of Rate Filing – Number of policyholders affected**		

6.	**Overall percentage of last rate revision**	**-1.5%**
7.	**Effective Date of last rate revision**	**8-15-2007**
8.	**Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)**	**File & Use**

9.	**Rule # or Page # Submitted for Review**	**Replacement or Withdrawn?**	**Previous state filing number, if required by state**
01	Household Composition, page 15	☐ New ☒ Replacement ☐ Withdrawn	
02	Base Rates, page 29	☐ New ☒ Replacement ☐ Withdrawn	
03	Model Year Factors, page 29	☐ New ☒ Replacement ☐ Withdrawn	
04	For revisions to pages in the Rating Charts section of the manual, please refer to the change report and complete manual.	☐ New ☒ Replacement ☐ Withdrawn	

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ARKANSAS INSURANCE DEPARTMENT

Form A-1
Rev. 4/96

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each Company if filing for a group. Subsequent automobile rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Nationwide Assurance Company
NAIC No. 10723 GROUP No. 0140

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
None

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? No

4. Do you insure drivers with an international or foreign driver's license? Yes

5. Specify the percentage you allow in credits or discounts for the following:

a. Driver Over 55 0-5 %
b. Good Student Discount 0-1 %
c. Multi-car Discount 7-24 %
d. Accident Free Discount* 5 %
*Please Specify Qualification for Discount Driver has five years or more driving experience, and driver is not receiving the "unverifiable driving record surcharge," and Driver is free from major and DUI violations for the most recent five years, and Driver has no lapse in coverage in the past year or continuous coverage for 6 months of new business, and Driver is free of chargeable accidents for the most recent five years.
e. Anti-theft Discount 0 %
f. Other (specify)

Full Front Seat Air Bag	30	%
Driver Side Only Air Bag	20	%
Matrix Tier Factor	0-39	%
Accident Prevention Discount (ie Defensive Driver)	5	%
Financial Responsibility Rate Factor	0-62	%
Farm Use Discount	2	%
Advance Quote Discount	5	%

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? $8.00

7. Does your company utilize a tiered rating plan? No
If so, list the programs and percentage differences.
NA
State the current volume for each program.
NA

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Lisa R. Lunsford
Signature

State Filing Specialist
Title

(614) 249-4943
Telephone Number

F 842 UNIFORM INFORMATION SERVICES, INC. (Ed. 6/96)

FILING MEMORANDUM
Arkansas Non-Standard Automobile

Outlined herein are details and supporting data relating to changes in Non-Standard Automobile rates.

OVERALL RATE LEVEL CHANGES

We have based the indications developed in this filing on an assumed effective date of March 22, 2008. Exhibit I shows the Non-Standard Automobile experience by coverage for the Nationwide Assurance Company ending June 30, 2007. We have adjusted earned premiums to current rate levels, and losses are on an accident year basis, developed to ultimate and projected to the average date of loss during the effective period of the new rates.

INDICATED AND PROPOSED CHANGES

Based on the adjusted loss and fixed expense ratios in Exhibit I, the following summarizes the indicated and proposed changes by coverage. Indications are based on 3 years of experience.

Coverage	**Indicated Change**	**Proposed Change**
Bodily Injury	3.8%	0.9%
Property Damage	2.6	0.6
Medical Benefits	8.9	0.9
Uninsured/Underinsured Motorists-Bodily Injury	4.2	0.0
Uninsured Motorists-Property Damage	-4.3	0.0
Comprehensive	-2.1	0.5
Collision	3.7	1.0
Towing and Labor	-3.1	0.0
Loss of Use	-8.7	0.0
Total Coverages	**2.8%**	**0.7%**

Territorial Base Rates

We are revising Territorial Base Rates for Bodily Injury, Property Damage, Medical Benefits, Comprehensive and Collision coverages. Exhibit II shows the determination of territorial base rates by coverage. Exhibit III shows a summary of changes for all coverages. Exhibit IV reflects current and proposed rates.

Model Year Factors

We are revising Model Year Factors for Bodily Injury, Property Damage, Medical Benefits, Comprehensive and Collision coverages. Exhibit V shows the current and proposed factors.

Household Composition Factors

We are revising Household Composition Factors for Bodily Injury, Property Damage, Medical Benefits, Comprehensive and Collision coverages, as shown on Exhibit VI.

Miscellaneous Documentation

Exhibit VII shows the combined percentage change of all components in this filing.

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Exhibits Table of Contents

Indications	Exhibit I
Determination of Territorial Base Rates	Exhibit II
Determination of Territorial Base Rates Summary	Exhibit III
Base Rates	Exhibit IV
Model Year Factors	Exhibit V
Household Composition Factors	Exhibit VI
Components of Change	Exhibit VII

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 22, 2008
Bodily Injury

Fiscal Accident Year Ending	**2005/2**	**2006/2**	**2007/2**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	4,330,820	4,443,015	3,945,688		
2. Premium Projection Factor	0.906	0.954	0.983		
3. Projected Current Level Earned Premium = (1) × (2)	3,923,723	4,238,636	3,878,611	8,117,247	12,040,970
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,925,918	2,456,405	1,664,148		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,925,918	2,456,405	1,664,148		
6. Loss Projection Factor	1.136	1.112	1.088		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,187,843	2,731,522	1,810,593	4,294,024	6,429,878
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	55.8%	64.4%	46.7%	52.9%	53.4%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	18.4%	19.3%	18.0%	31.5%	40.6%
11. Trended Permissible Loss and DCC Expense Ratio	56.0%	56.0%	56.0%	56.0%	56.0%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	56.0%	57.6%	54.3%	55.0%	54.9%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	2,197,285	2,441,454	2,106,086	4,464,486	6,610,493
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	665,235	710,791	665,176		
15. Estimated Adjusting and Other Loss Adjustment Expenses	313,052	334,490	313,024		
16. Fixed Expense Projection Factor	1.124	1.090	1.056		
17. Projected General and Other Acquisition Expenses = (14) × (16)	747,724	774,762	702,426	1,477,188	2,224,912
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	351,870	364,594	330,553	695,147	1,047,017
19. Projected Total Fixed Expenses = (17) + (18)	1,099,594	1,139,356	1,032,979	2,172,335	3,271,929
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	3,296,879	3,580,810	3,139,065	6,636,821	9,882,422
21. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
22. Required Premium = (20) ÷ (21)	4,167,989	4,526,941	3,968,477	8,390,418	12,493,580
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	6.2%	6.8%	2.3%	3.4%	3.8%
24. Selected Overall Rate Change				3.4%	0.9%
Expense Fee					
25. Policy Term in Months	6	6	6	6	6
26. Current Expense Fee Per Policy	36.60	36.60	36.60	36.60	36.60
27. Indicated Expense Fee Per Policy	51.75	50.58	49.90	50.30	50.70
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	41.4%	38.2%	36.3%	37.4%	38.5%
29. Selected Expense Fee Per Policy				36.60	36.60
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				0.0%	0.0%
Indication Net of Expense Fee					
31. Latest Year Projected Total Current Level Earned Premium = (3@2007/2)	3,878,611	3,878,611	3,878,611	3,878,611	3,878,611
32. Latest Year Fixed Current Level Earned Premium	804,541	804,541	804,541	804,541	804,541
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	3,074,070	3,074,070	3,074,070	3,074,070	3,074,070
34. Required Total Premium = (31) × [1 + (23)]	4,119,085	4,142,357	3,967,819	4,010,484	3,913,518
35. Required Fixed Premium	1,137,569	1,111,850	1,096,902	804,541	804,541
36. Required Variable Premium = (34) - (35)	2,981,516	3,030,507	2,870,917	3,205,943	3,108,977
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	-3.0%	-1.4%	-6.6%	4.3%	1.1%
Summary					
38. Indicated Rate Level Change Net of Expense Fee = (37)	-3.0%	-1.4%	-6.6%	4.3%	1.1%
39. Indicated Expense Fee Change = (28)	41.4%	38.2%	36.3%	0.0%	0.0%
40. Total Indicated Rate Level Change = (23)	6.2%	6.8%	2.3%	3.4%	0.9%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 22, 2008
Collision

Fiscal Accident Year Ending	2005/2	2006/2	2007/2	2-Year	3-Year
Premium					
1. Current Level Earned Premium	2,426,581	2,541,178	2,308,119		
2. Premium Projection Factor	1.017	1.022	1.017		
3. Projected Current Level Earned Premium = (1) × (2)	2,467,833	2,597,084	2,347,357	4,944,441	7,412,274
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,204,050	1,156,790	1,225,476		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,204,050	1,156,790	1,225,476		
6. Loss Projection Factor	1.081	1.076	1.072		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	1,301,578	1,244,706	1,313,710	2,630,443	3,935,917
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	52.7%	47.9%	56.0%	53.2%	53.1%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	40.4%	41.0%	38.5%	56.9%	66.6%
11. Trended Permissible Loss and DCC Expense Ratio	53.1%	53.1%	53.1%	53.1%	53.1%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	52.9%	51.0%	54.2%	53.2%	53.1%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	1,305,484	1,324,513	1,272,267	2,630,443	3,935,917
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	401,962	403,276	379,344		
15. Estimated Adjusting and Other Loss Adjustment Expenses	265,493	266,361	250,554		
16. Fixed Expense Projection Factor	1.124	1.090	1.056		
17. Projected General and Other Acquisition Expenses = (14) × (16)	451,805	439,571	400,587	840,158	1,291,963
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	298,414	290,333	264,585	554,918	853,332
19. Projected Total Fixed Expenses = (17) + (18)	750,219	729,904	665,172	1,395,076	2,145,295
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	2,055,703	2,054,417	1,937,439	4,025,519	6,081,212
21. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
22. Required Premium = (20) ÷ (21)	2,598,866	2,597,240	2,449,354	5,089,152	7,688,005
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	5.3%	0.0%	4.3%	2.9%	3.7%
24. Selected Overall Rate Change				2.9%	1.0%
Expense Fee					
25. Policy Term in Months	6	6	6	6	6
26. Current Expense Fee Per Policy	61.40	61.40	61.40	61.40	61.40
27. Indicated Expense Fee Per Policy	102.10	96.73	97.86	97.30	98.90
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	66.3%	57.5%	59.4%	58.5%	61.1%
29. Selected Expense Fee Per Policy				61.40	61.40
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				0.0%	0.0%
Indication Net of Expense Fee					
31. Latest Year Projected Total Current Level Earned Premium = (3@2007/2)	2,347,357	2,347,357	2,347,357	2,347,357	2,347,357
32. Latest Year Fixed Current Level Earned Premium	422,678	422,678	422,678	422,678	422,678
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	1,924,679	1,924,679	1,924,679	1,924,679	1,924,679
34. Required Total Premium = (31) × [1 + (23)]	2,471,767	2,347,357	2,448,293	2,415,430	2,370,831
35. Required Fixed Premium	702,856	665,889	673,668	422,678	422,678
36. Required Variable Premium = (34) - (35)	1,768,911	1,681,468	1,774,625	1,992,752	1,948,153
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	-8.1%	-12.6%	-7.8%	3.5%	1.2%
Summary					
38. Indicated Rate Level Change Net of Expense Fee = (37)	-8.1%	-12.6%	-7.8%	3.5%	1.2%
39. Indicated Expense Fee Change = (28)	66.3%	57.5%	59.4%	0.0%	0.0%
40. Total Indicated Rate Level Change = (23)	5.3%	0.0%	4.3%	2.9%	1.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 22, 2008
Comprehensive

Fiscal Accident Year Ending	2005/2	2006/2	2007/2	2-Year	3-Year
Premium					
1. Current Level Earned Premium	896,735	909,610	814,975		
2. Premium Projection Factor	0.976	1.007	1.017		
3. Projected Current Level Earned Premium = (1) × (2)	875,213	915,977	828,830	1,744,807	2,620,020
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	375,799	324,426	284,506		
5. Catastrophe Load	1.098	1.098	1.098		
6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5)	412,627	356,220	312,388		
7. Loss Projection Factor	0.981	1.021	1.061		
8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7)	404,787	363,701	331,444	696,178	1,071,588
9. Projected Loss and DCC Expense Ratio = (8) ÷ (3)	46.3%	39.7%	40.0%	39.9%	40.9%
10. Experience Year Weights Used Above				35/65	15/30/55
11. Credibility Assigned to Experience	18.1%	18.5%	17.0%	30.2%	39.5%
12. Trended Permissible Loss and DCC Expense Ratio	53.0%	53.0%	53.0%	53.0%	53.0%
13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (12)	51.8%	50.5%	50.8%	49.0%	48.2%
14. Credibility-Weighted Losses and DCC Expenses = (3) × (13)	453,360	462,568	421,046	854,955	1,262,850
Fixed Expenses					
15. Estimated General and Other Acquisition Expenses	144,851	146,402	131,764		
16. Estimated Adjusting and Other Loss Adjustment Expenses	95,673	96,698	87,030		
17. Fixed Expense Projection Factor	1.124	1.090	1.056		
18. Projected General and Other Acquisition Expenses = (15) × (17)	162,813	159,578	139,143	298,721	461,534
19. Projected Adjusting and Other Loss Adjustment Expenses = (16) × (17)	107,536	105,401	91,904	197,305	304,841
20. Projected Total Fixed Expenses = (18) + (19)	270,349	264,979	231,047	496,026	766,375
Indication					
21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20)	723,709	727,547	652,093	1,350,981	2,029,225
22. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
23. Required Premium = (21) ÷ (22)	914,929	919,781	824,391	1,707,941	2,565,392
24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1	4.5%	0.4%	-0.5%	-2.1%	-2.1%
25. Selected Overall Rate Change				-2.1%	0.5%
Expense Fee					
26. Policy Term in Months	6	6	6	6	6
27. Current Expense Fee Per Policy	30.10	30.10	30.10	30.10	30.10
28. Indicated Expense Fee Per Policy	36.50	34.79	33.58	34.20	35.00
29. Indicated Fixed Premium Change = (28) ÷ (27) - 1	21.3%	15.6%	11.6%	13.6%	16.3%
30. Selected Expense Fee Per Policy				30.10	30.10
31. Selected Indicated Fixed Premium Change = (30) ÷ (27) - 1				0.0%	0.0%
Indication Net of Expense Fee					
32. Latest Year Projected Total Current Level Earned Premium = (3@2007/2)	828,830	828,830	828,830	828,830	828,830
33. Latest Year Fixed Current Level Earned Premium	209,737	209,737	209,737	209,737	209,737
34. Latest Year Projected Variable Current Level Earned Premium = (32) - (33)	619,093	619,093	619,093	619,093	619,093
35. Required Total Premium = (32) × [1 + (24)]	866,127	832,145	824,686	811,425	832,974
36. Required Fixed Premium	254,332	242,417	233,985	209,737	209,737
37. Required Variable Premium = (35) - (36)	611,795	589,728	590,701	601,688	623,237
38. Indicated Rate Level Change Net of Expense Fee = (37) ÷ (34) - 1	-1.2%	-4.7%	-4.6%	-2.8%	0.7%
Summary					
39. Indicated Rate Level Change Net of Expense Fee = (38)	-1.2%	-4.7%	-4.6%	-2.8%	0.7%
40. Indicated Expense Fee Change = (29)	21.3%	15.6%	11.6%	0.0%	0.0%
41. Total Indicated Rate Level Change = (24)	4.5%	0.4%	-0.5%	-2.1%	0.5%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 22, 2008
Loss of Use

Fiscal Accident Year Ending	**2005/2**	**2006/2**	**2007/2**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	69,008	69,506	63,528		
2. Premium Projection Factor	1.062	1.048	1.035		
3. Projected Current Level Earned Premium = (1) × (2)	73,286	72,842	65,751	138,593	211,879
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	31,559	30,409	23,940		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	31,559	30,409	23,940		
6. Loss Projection Factor	0.976	0.988	1.000		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	30,802	30,044	23,940	52,804	81,997
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	42.0%	41.2%	36.4%	38.1%	38.7%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	21.0%	20.8%	19.1%	33.3%	43.4%
11. Trended Permissible Loss and DCC Expense Ratio	51.6%	51.6%	51.6%	51.6%	51.6%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	49.6%	49.4%	48.7%	47.1%	46.0%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	36,350	35,984	32,021	65,277	97,464
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	9,937	10,494	10,261		
15. Estimated Adjusting and Other Loss Adjustment Expenses	6,563	6,931	6,777		
16. Fixed Expense Projection Factor	1.124	1.090	1.056		
17. Projected Total Fixed Expenses	18,546	18,993	17,993	36,986	55,532
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	54,896	54,977	50,014	102,263	152,996
19. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
20. Required Premium = (18) ÷ (19)	69,401	69,503	63,229	129,283	193,421
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-5.3%	-4.6%	-3.8%	-6.7%	-8.7%
22. Selected Overall Rate Change				-6.7%	0.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 22, 2008
Medical Benefits

Fiscal Accident Year Ending	**2005/2**	**2006/2**	**2007/2**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	313,160	267,185	206,366		
2. Premium Projection Factor	0.741	0.824	0.915		
3. Projected Current Level Earned Premium = (1) × (2)	232,052	220,160	188,825	408,985	641,037
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	101,727	82,962	87,550		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	101,727	82,962	87,550		
6. Loss Projection Factor	0.911	0.971	1.035		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	92,673	80,556	90,614	179,953	278,210
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	39.9%	36.6%	48.0%	44.0%	43.4%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	4.7%	4.3%	3.7%	7.7%	11.7%
11. Trended Permissible Loss and DCC Expense Ratio	56.5%	56.5%	56.5%	56.5%	56.5%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	55.7%	55.6%	56.2%	55.5%	55.0%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	129,253	122,409	106,120	226,987	352,570
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	41,793	46,250	36,351		
15. Estimated Adjusting and Other Loss Adjustment Expenses	19,667	21,765	17,106		
16. Fixed Expense Projection Factor	1.124	1.090	1.056		
17. Projected General and Other Acquisition Expenses = (14) × (16)	46,975	50,413	38,387	88,800	135,775
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	22,106	23,724	18,064	41,788	63,894
19. Projected Total Fixed Expenses = (17) + (18)	69,081	74,137	56,451	130,588	199,669
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	198,334	196,546	162,571	357,575	552,239
21. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
22. Required Premium = (20) ÷ (21)	250,738	248,478	205,526	452,054	698,153
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	8.1%	12.9%	8.8%	10.5%	8.9%
24. Selected Overall Rate Change				10.5%	0.9%
Expense Fee					
25. Policy Term in Months	6	6	6	6	6
26. Current Expense Fee Per Policy	7.40	7.40	7.40	7.40	7.40
27. Indicated Expense Fee Per Policy	18.20	21.44	18.99	20.30	19.50
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	145.9%	189.7%	156.6%	174.3%	163.5%
29. Selected Expense Fee Per Policy				7.40	7.40
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				0.0%	0.0%
Indication Net of Expense Fee					
31. Latest Year Projected Total Current Level Earned Premium = (3@2007/2)	188,825	188,825	188,825	188,825	188,825
32. Latest Year Fixed Current Level Earned Premium	23,354	23,354	23,354	23,354	23,354
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	165,471	165,471	165,471	165,471	165,471
34. Required Total Premium = (31) × [1 + (23)]	204,120	213,183	205,442	208,652	190,524
35. Required Fixed Premium	57,439	67,665	59,932	23,354	23,354
36. Required Variable Premium = (34) - (35)	146,681	145,518	145,510	185,298	167,170
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	-11.4%	-12.1%	-12.1%	12.0%	1.0%
Summary					
38. Indicated Rate Level Change Net of Expense Fee = (37)	-11.4%	-12.1%	-12.1%	12.0%	1.0%
39. Indicated Expense Fee Change = (28)	145.9%	189.7%	156.6%	0.0%	0.0%
40. Total Indicated Rate Level Change = (23)	8.1%	12.9%	8.8%	10.5%	0.9%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 22, 2008
Property Damage

Fiscal Accident Year Ending	2005/2	2006/2	2007/2	2-Year	3-Year
Premium					
1. Current Level Earned Premium	4,247,676	4,467,120	3,887,338		
2. Premium Projection Factor	0.891	0.924	0.957		
3. Projected Current Level Earned Premium = (1) × (2)	3,784,679	4,127,619	3,720,182	7,847,801	11,632,480
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,922,457	2,032,591	1,762,319		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,922,457	2,032,591	1,762,319		
6. Loss Projection Factor	1.051	1.061	1.072		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,020,502	2,156,579	1,889,206	4,025,922	6,002,360
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	53.4%	52.2%	50.8%	51.3%	51.6%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	54.3%	56.2%	53.7%	70.9%	78.4%
11. Trended Permissible Loss and DCC Expense Ratio	56.3%	56.3%	56.3%	56.3%	56.3%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	54.7%	54.0%	53.3%	52.8%	52.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	2,070,219	2,228,914	1,982,857	4,143,639	6,118,684
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	700,983	735,906	635,756		
15. Estimated Adjusting and Other Loss Adjustment Expenses	329,874	346,309	299,179		
16. Fixed Expense Projection Factor	1.124	1.090	1.056		
17. Projected General and Other Acquisition Expenses = (14) × (16)	787,905	802,138	671,358	1,473,496	2,261,401
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	370,778	377,477	315,933	693,410	1,064,188
19. Projected Total Fixed Expenses = (17) + (18)	1,158,683	1,179,615	987,291	2,166,906	3,325,589
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	3,228,902	3,408,529	2,970,148	6,310,545	9,444,273
21. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
22. Required Premium = (20) ÷ (21)	4,082,051	4,309,139	3,754,928	7,977,933	11,939,662
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	7.9%	4.4%	0.9%	1.7%	2.6%
24. Selected Overall Rate Change				1.7%	0.6%
Expense Fee					
25. Policy Term in Months	6	6	6	6	6
26. Current Expense Fee Per Policy	35.20	35.20	35.20	35.20	35.20
27. Indicated Expense Fee Per Policy	54.47	51.42	47.64	49.60	51.20
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	54.7%	46.1%	35.3%	40.9%	45.5%
29. Selected Expense Fee Per Policy				35.20	35.20
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				0.0%	0.0%
Indication Net of Expense Fee					
31. Latest Year Projected Total Current Level Earned Premium = (3@2007/2)	3,720,182	3,720,182	3,720,182	3,720,182	3,720,182
32. Latest Year Fixed Current Level Earned Premium	774,682	774,682	774,682	774,682	774,682
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	2,945,500	2,945,500	2,945,500	2,945,500	2,945,500
34. Required Total Premium = (31) × [1 + (23)]	4,014,076	3,883,870	3,753,664	3,783,425	3,742,503
35. Required Fixed Premium	1,198,776	1,131,651	1,048,461	774,682	774,682
36. Required Variable Premium = (34) - (35)	2,815,300	2,752,219	2,705,203	3,008,743	2,967,821
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	-4.4%	-6.6%	-8.2%	2.1%	0.8%
Summary					
38. Indicated Rate Level Change Net of Expense Fee = (37)	-4.4%	-6.6%	-8.2%	2.1%	0.8%
39. Indicated Expense Fee Change = (28)	54.7%	46.1%	35.3%	0.0%	0.0%
40. Total Indicated Rate Level Change = (23)	7.9%	4.4%	0.9%	1.7%	0.6%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 22, 2008
Towing and Labor

Fiscal Accident Year Ending	**2005/2**	**2006/2**	**2007/2**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	7,278	6,986	6,270		
2. Premium Projection Factor	1.000	1.000	1.000		
3. Projected Current Level Earned Premium = (1) × (2)	7,278	6,986	6,270	13,256	20,534
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	2,865	3,055	2,213		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	2,865	3,055	2,213		
6. Loss Projection Factor	0.955	0.995	1.038		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,736	3,040	2,297	5,170	7,967
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	37.6%	43.5%	36.6%	39.0%	38.8%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	19.3%	18.4%	16.9%	30.1%	40.1%
11. Trended Permissible Loss and DCC Expense Ratio	52.9%	52.9%	52.9%	52.9%	52.9%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	49.9%	51.2%	50.1%	48.7%	47.2%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	3,632	3,577	3,141	6,456	9,692
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	1,192	1,129	1,015		
15. Estimated Adjusting and Other Loss Adjustment Expenses	787	746	670		
16. Fixed Expense Projection Factor	1.124	1.090	1.056		
17. Projected Total Fixed Expenses	2,225	2,044	1,780	3,824	6,049
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	5,857	5,621	4,921	10,280	15,741
19. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
20. Required Premium = (18) ÷ (19)	7,405	7,106	6,221	12,996	19,900
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	1.7%	1.7%	-0.8%	-2.0%	-3.1%
22. Selected Overall Rate Change				-2.0%	0.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 22, 2008
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

Fiscal Accident Year Ending	**2005/2**	**2006/2**	**2007/2**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	367,036	380,764	343,400		
2. Premium Projection Factor	0.983	0.983	0.983		
3. Projected Current Level Earned Premium = (1) × (2)	360,796	374,291	337,562	711,853	1,072,649
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	54,495	176,546	191,237		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	54,495	176,546	191,237		
6. Loss Projection Factor	1.136	1.112	1.088		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	61,906	196,319	208,066	415,722	559,923
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	17.2%	52.5%	61.6%	58.4%	52.2%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	3.1%	3.2%	2.9%	6.0%	8.7%
11. Trended Permissible Loss and DCC Expense Ratio	56.0%	56.0%	56.0%	56.0%	56.0%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	54.8%	55.9%	56.2%	56.1%	55.7%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	197,716	209,229	189,710	399,350	597,465
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	56,866	62,897	59,053		
15. Estimated Adjusting and Other Loss Adjustment Expenses	26,761	29,599	27,790		
16. Fixed Expense Projection Factor	1.124	1.090	1.056		
17. Projected Total Fixed Expenses	93,996	100,821	91,706	192,527	286,523
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	291,712	310,050	281,416	591,877	883,988
19. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
20. Required Premium = (18) ÷ (19)	368,789	391,972	355,772	748,264	1,117,558
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	2.2%	4.7%	5.4%	5.1%	4.2%
22. Selected Overall Rate Change				5.1%	0.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 22, 2008
Uninsured Motorists - Property Damage

Fiscal Accident Year Ending	**2005/2**	**2006/2**	**2007/2**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	213,615	229,887	209,959		
2. Premium Projection Factor	1.060	1.019	1.009		
3. Projected Current Level Earned Premium = (1) × (2)	226,432	234,255	211,849	446,104	672,536
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	60,001	87,565	36,873		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	60,001	87,565	36,873		
6. Loss Projection Factor	1.051	1.061	1.072		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	63,061	92,906	39,528	116,433	177,550
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	27.8%	39.7%	18.7%	26.1%	26.4%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	7.5%	7.6%	6.9%	13.5%	19.2%
11. Trended Permissible Loss and DCC Expense Ratio	55.2%	55.2%	55.2%	55.2%	55.2%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	53.1%	54.0%	52.7%	51.3%	49.7%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	120,235	126,498	111,644	228,851	334,250
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	34,567	38,758	35,756		
15. Estimated Adjusting and Other Loss Adjustment Expenses	16,267	18,239	16,827		
16. Fixed Expense Projection Factor	1.124	1.090	1.056		
17. Projected Total Fixed Expenses	57,137	62,127	55,527	117,654	174,791
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	177,372	188,625	167,171	346,505	509,041
19. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
20. Required Premium = (18) ÷ (19)	224,238	238,464	211,341	438,059	643,541
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-1.0%	1.8%	-0.2%	-1.8%	-4.3%
22. Selected Overall Rate Change				-1.8%	0.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Bodily Injury
Determination of Territorial Base Rates Assumed Effective March 22, 2008

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Current Territory	Fiscal Year Ending 2007/2 Projected Current Level Variable Earned Premium	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility	Competitor Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Index (±0%)	Selected Combined Index	Selected Variable Premium Change	Selected Premium Change	Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
025	11,021	18.4%	0.322	3.1%	1.005	0.984	0.998	1.000	1.000	1.015	1.015	1.015	1.000	192.40	192.40	1.2%
035	15,904	37.2%	0.651	3.5%	1.028	1.015	1.029	1.000	1.000	1.015	1.015	1.015	1.000	192.00	192.00	1.2%
038	1,504	60.3%	1.056	0.6%	0.963	0.964	0.978	1.000	1.000	1.015	1.015	1.015	1.000	219.50	219.50	1.2%
039	35,370	27.7%	0.485	3.9%	0.901	0.885	0.898	1.000	1.000	1.015	1.015	1.015	1.000	197.30	197.30	1.2%
044	73,622	45.7%	0.800	16.8%	0.926	0.905	0.918	1.000	1.000	1.015	1.015	1.015	1.000	189.70	189.70	1.2%
047	3,554	0.0%	0.000	1.0%	0.999	0.989	1.003	1.000	1.000	1.015	1.015	1.015	1.000	218.70	218.70	1.2%
050	123,349	33.1%	0.580	25.6%	0.966	0.867	0.879	1.000	0.950	0.964	0.964	1.015	0.950	168.20	159.80	-2.7%
051	6,062	77.5%	1.357	1.8%	0.946	0.953	0.967	1.000	0.950	0.964	0.964	1.015	0.950	184.30	175.10	-2.7%
052	1,077	0.0%	0.000	0.3%	1.002	0.999	1.013	1.000	1.000	1.015	1.015	1.015	1.000	178.00	178.00	1.2%
053	58,693	35.6%	0.623	12.5%	1.012	0.963	0.977	1.000	1.000	1.015	1.015	1.015	1.000	195.70	195.70	1.2%
054	5,265	0.0%	0.000	1.3%	0.908	0.896	0.909	1.000	1.000	1.015	1.015	1.015	1.000	187.30	187.30	1.2%
055	269,672	72.1%	1.263	30.4%	0.951	1.046	1.061	1.000	1.000	1.015	1.015	1.015	1.000	202.40	202.40	1.2%
056	42,814	68.9%	1.207	7.6%	0.902	0.925	0.938	1.000	1.000	1.015	1.015	1.015	1.000	194.80	194.80	1.2%
057	225,110	59.4%	1.040	38.9%	1.085	1.067	1.082	1.000	1.000	1.015	1.015	1.015	1.000	148.30	148.30	1.2%
058	660	0.0%	0.000	0.2%	0.949	0.947	0.960	1.000	1.000	1.015	1.015	1.015	1.000	162.00	162.00	1.1%
061	420	0.0%	0.000	0.2%	0.946	0.944	0.957	1.000	0.950	0.964	0.964	1.015	0.950	164.20	156.00	-2.6%
062	29,259	67.5%	1.182	7.8%	0.911	0.932	0.945	1.000	1.000	1.015	1.015	1.015	1.000	215.00	215.00	1.2%
063	13,707	49.5%	0.867	2.7%	0.989	0.986	1.000	1.000	1.000	1.015	1.015	1.015	1.000	186.20	186.20	1.2%
064	104,630	28.2%	0.494	20.2%	0.965	0.870	0.882	1.000	0.950	0.964	0.964	1.015	0.950	161.00	153.00	-2.8%
065	43,799	101.9%	1.785	8.9%	1.016	1.084	1.099	1.000	1.000	1.015	1.015	1.015	1.000	220.10	220.10	1.2%
066	850	0.0%	0.000	0.3%	1.115	1.112	1.128	1.000	1.000	1.015	1.015	1.015	1.000	177.40	177.40	1.1%
068	23,121	8.5%	0.149	4.4%	0.944	0.909	0.922	1.000	1.000	1.015	1.015	1.015	1.000	218.90	218.90	1.2%
069	2,161	0.0%	0.000	0.9%	0.889	0.881	0.894	1.000	1.000	1.015	1.015	1.015	1.000	213.70	213.70	1.2%
071	32,696	68.4%	1.198	8.4%	1.037	1.051	1.066	1.000	1.000	1.015	1.015	1.015	1.000	161.70	161.70	1.1%
072	9,974	0.0%	0.000	1.0%	0.898	0.889	0.902	1.000	1.000	1.015	1.015	1.015	1.000	177.40	177.40	1.2%
073	367	0.0%	0.000	0.0%	1.006	1.006	1.020	1.000	1.000	1.015	1.015	1.015	1.000	150.70	150.70	1.3%
074	40,776	112.4%	1.968	9.5%	0.870	0.974	0.988	1.000	1.000	1.015	1.015	1.015	1.000	223.90	223.90	1.2%
075	7,148	0.0%	0.000	0.9%	0.935	0.927	0.940	1.000	1.000	1.015	1.015	1.015	1.000	186.60	186.60	1.2%
076	23,085	72.7%	1.273	6.1%	1.031	1.046	1.061	1.000	1.000	1.015	1.015	1.015	1.000	146.30	146.30	1.1%
077	135	0.0%	0.000	0.0%	0.986	0.986	1.000	1.000	1.000	1.015	1.015	1.015	1.000	191.70	191.70	1.1%
078	2,395	181.4%	3.177	0.9%	0.996	1.016	1.030	1.000	1.000	1.015	1.015	1.015	1.000	219.50	219.50	1.1%
079	101,208	68.5%	1.200	19.2%	0.971	1.015	1.029	1.000	1.000	1.015	1.015	1.015	1.000	222.30	222.30	1.2%
080	64,562	41.0%	0.718	10.3%	0.910	0.890	0.903	1.000	1.000	1.015	1.015	1.015	1.000	215.30	215.30	1.2%
081	104,003	70.0%	1.226	19.9%	0.940	0.997	1.011	1.000	1.000	1.015	1.015	1.015	1.000	236.50	236.50	1.2%
082	449,277	49.1%	0.860	52.3%	1.001	0.927	0.940	1.000	1.000	1.015	1.015	1.015	1.000	171.80	171.80	1.2%
083	4,241	-8.8%	-0.154	1.2%	0.885	0.873	0.885	1.000	1.000	1.015	1.015	1.015	1.000	219.60	219.60	1.2%
084	2,428	0.0%	0.000	0.8%	0.906	0.899	0.912	1.000	1.000	1.015	1.015	1.015	1.000	191.70	191.70	1.2%
085	35,765	79.4%	1.391	9.4%	0.981	1.020	1.034	1.000	1.000	1.015	1.015	1.015	1.000	155.40	155.40	1.1%
087	4,676	0.0%	0.000	1.5%	0.996	0.981	0.995	1.000	1.000	1.015	1.015	1.015	1.000	164.40	164.40	1.1%
088	928	0.0%	0.000	0.2%	0.947	0.945	0.958	1.000	1.000	1.015	1.015	1.015	1.000	192.30	192.30	1.2%
090	41,608	51.3%	0.898	9.5%	1.013	1.002	1.016	1.000	1.000	1.015	1.015	1.015	1.000	253.30	253.30	1.2%
091	8,420	23.8%	0.417	1.4%	1.060	1.051	1.066	1.000	0.950	0.964	0.964	1.015	0.950	161.70	153.60	-2.9%
092	210	0.0%	0.000	0.0%	0.887	0.887	0.900	1.000	1.000	1.015	1.015	1.015	1.000	188.70	188.70	1.2%
093	15,271	33.1%	0.580	2.6%	1.032	1.020	1.034	1.000	1.000	1.015	1.015	1.015	1.000	159.10	159.10	1.2%
094	0	0.0%	0.000	0.0%	1.000	1.000	1.014	1.000	1.000	1.015	1.015	1.015	1.000	163.40	163.40	1.2%
095	3,738	29.1%	0.510	1.8%	1.708	1.686	1.710	1.000	1.000	1.015	1.015	1.015	1.000	228.10	228.10	1.2%
096	2,727	42.2%	0.739	1.0%	0.954	0.952	0.966	1.000	1.000	1.015	1.015	1.015	1.000	188.10	188.10	1.2%
097	32,297	61.0%	1.068	7.6%	0.913	0.925	0.938	1.000	1.000	1.015	1.015	1.015	1.000	176.20	176.20	1.2%
098	73,634	69.0%	1.208	14.0%	1.005	1.033	1.048	1.000	1.000	1.015	1.015	1.015	1.000	197.30	197.30	1.2%
099	704	0.0%	0.000	0.1%	1.979	1.977	2.005	1.000	1.000	1.015	1.015	1.015	1.000	191.60	191.60	1.3%
100	282	1396.0%	24.448	0.1%	0.906	0.930	0.943	1.000	1.000	1.015	1.015	1.015	1.000	219.40	219.40	1.2%
101	3,375	59.9%	1.049	1.6%	0.848	0.851	0.863	1.000	1.000	1.015	1.015	1.015	1.000	244.80	244.80	1.2%
102	5,653	51.6%	0.904	1.2%	1.712	1.702	1.726	1.000	1.000	1.015	1.015	1.015	1.000	227.40	227.40	1.3%
103	4,205	52.5%	0.919	1.0%	1.398	1.393	1.413	1.000	1.000	1.015	1.015	1.015	1.000	286.80	286.80	1.3%
104	676,432	55.9%	0.979	66.2%	1.053	1.004	1.018	1.000	1.000	1.015	1.015	1.015	1.000	154.40	154.40	1.2%
105	261	0.0%	0.000	0.2%	0.941	0.939	0.952	1.000	1.000	1.015	1.015	1.015	1.000	177.50	177.50	1.2%
106	6,389	92.8%	1.625	2.0%	0.977	0.990	1.004	1.000	1.000	1.015	1.015	1.015	1.000	209.40	209.40	1.2%
107	12,301	21.4%	0.375	3.7%	0.986	0.963	0.977	1.000	1.000	1.015	1.015	1.015	1.000	237.80	237.80	1.2%
108	75,108	100.6%	1.762	15.8%	1.008	1.127	1.143	1.000	1.000	1.015	1.015	1.015	1.000	277.80	277.80	1.3%
109	19,738	96.1%	1.683	4.4%	0.996	1.026	1.041	1.000	1.000	1.015	1.015	1.015	1.000	281.40	281.40	1.3%
110	15,492	7.1%	0.124	3.1%	0.920	0.895	0.908	1.000	1.000	1.015	1.015	1.015	1.000	234.20	234.20	1.3%
111	22,279	28.6%	0.501	5.1%	0.960	0.937	0.950	1.000	1.000	1.015	1.015	1.015	1.000	244.80	244.80	1.3%
112	58,497	33.2%	0.581	11.3%	1.024	0.974	0.988	1.000	1.000	1.015	1.015	1.015	1.000	198.40	198.40	1.2%
113	5,293	155.0%	2.715	1.3%	0.958	0.981	0.995	1.000	0.950	0.964	0.964	1.015	0.950	202.00	191.90	-2.8%
114	7,285	0.0%	0.000	0.9%	0.932	0.924	0.937	1.000	0.950	0.964	0.964	1.015	0.950	236.90	225.10	-2.9%
115	7,178	151.6%	2.655	1.2%	0.899	0.920	0.933	1.000	1.000	1.015	1.015	1.015	1.000	315.70	315.70	1.3%
999	182	0.0%	0.000	0.0%	1.000	1.000	1.014	1.000	1.000	1.015	1.015	1.015	1.000	349.80	349.80	1.5%
Total	3,073,847	57.1%				0.986	1.000	1.000	0.996	1.015	1.011	1.015	0.996			0.9%

* Effective 8/15/2007, 25/50 Limit, Model Year 2008
** Current Expense Fee is $36.60, Proposed is $36.60

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Property Damage
Determination of Territorial Base Rates Assumed Effective March 22, 2008

(1) Current Territory	(2) Fiscal Year Ending 2007/2 Projected Current Level Variable Earned Premium	(3) 3-Year Loss & DCC Expense Ratio	(4) Experience Index	(5) Credibility	(6) Competitor Index	(7) Credibility-Weighted Unbalanced Index	(8) Balanced Combined Index	(9) Balanced Capped Combined Index (±0%)	(10) Selected Combined Index	(11) Selected Variable Premium Change	(12) Selected Premium Change	(13) Internal Change	(14) Selected Base Rate Change	(15) Current Base Rate*	(16) Selected Base Rate	(17) Total Change Including Expense Fee
025	8,071	130.0%	2.372	9.0%	1.073	1.190	1.198	1.000	1.000	1.015	1.015	1.015	1.000	133.20	133.20	1.1%
035	16,830	40.2%	0.734	10.2%	1.053	1.020	1.027	1.000	1.000	1.015	1.015	1.015	1.000	182.30	182.30	1.2%
038	861	20.8%	0.380	1.8%	1.001	0.990	0.997	1.000	1.000	1.015	1.015	1.015	1.000	121.80	121.80	1.0%
039	26,159	24.3%	0.443	11.2%	0.888	0.838	0.844	1.000	1.000	1.015	1.015	1.015	1.000	139.50	139.50	1.2%
044	68,762	30.3%	0.553	39.0%	1.009	0.831	0.837	1.000	1.000	1.015	1.015	1.015	1.000	166.40	166.40	1.2%
047	2,921	0.0%	0.000	3.0%	0.915	0.888	0.894	1.000	1.000	1.015	1.015	1.015	1.000	176.90	176.90	1.1%
050	103,883	49.0%	0.894	52.0%	0.945	0.918	0.924	1.000	0.950	0.964	0.964	1.015	0.950	131.80	125.20	-2.7%
051	4,593	34.0%	0.620	5.4%	0.958	0.940	0.947	1.000	0.950	0.964	0.964	1.015	0.950	132.80	126.20	-2.5%
052	1,040	0.0%	0.000	0.8%	0.976	0.968	0.975	1.000	1.000	1.015	1.015	1.015	1.000	165.80	165.80	1.1%
053	48,601	47.4%	0.865	30.9%	1.129	1.047	1.054	1.000	1.000	1.015	1.015	1.015	1.000	154.10	154.10	1.2%
054	4,025	17.8%	0.325	3.9%	0.940	0.916	0.922	1.000	1.000	1.015	1.015	1.015	1.000	128.80	128.80	1.2%
055	221,136	65.4%	1.193	57.7%	1.000	1.111	1.119	1.000	1.000	1.015	1.015	1.015	1.000	158.10	158.10	1.2%
056	37,525	68.3%	1.246	20.6%	0.995	1.047	1.054	1.000	1.000	1.015	1.015	1.015	1.000	159.90	159.90	1.2%
057	191,844	50.7%	0.925	66.6%	1.003	0.951	0.958	1.000	0.950	0.964	0.964	1.015	0.950	124.90	118.70	-2.6%
058	645	0.0%	0.000	0.8%	1.018	1.010	1.017	1.000	1.000	1.015	1.015	1.015	1.000	142.20	142.20	1.2%
061	360	103.0%	1.880	0.6%	0.890	0.896	0.902	1.000	0.900	0.914	0.914	1.015	0.900	132.80	119.50	-6.3%
062	23,752	61.8%	1.128	20.8%	0.973	1.005	1.012	1.000	1.000	1.015	1.015	1.015	1.000	173.70	173.70	1.2%
063	12,603	129.1%	2.356	8.0%	0.992	1.101	1.109	1.000	1.000	1.015	1.015	1.015	1.000	157.30	157.30	1.2%
064	83,463	46.5%	0.849	44.1%	1.070	0.973	0.980	1.000	0.975	0.990	0.990	1.015	0.975	122.40	119.30	-0.8%
065	38,103	70.1%	1.279	23.5%	1.117	1.155	1.163	1.000	1.000	1.015	1.015	1.015	1.000	176.50	176.50	1.2%
066	507	54.7%	0.998	1.0%	1.156	1.154	1.162	1.000	1.000	1.015	1.015	1.015	1.000	105.10	105.10	0.9%
068	19,753	51.3%	0.936	12.6%	1.016	1.006	1.013	1.000	1.000	1.015	1.015	1.015	1.000	173.00	173.00	1.2%
069	2,011	39.7%	0.724	2.8%	0.945	0.939	0.946	1.000	1.000	1.015	1.015	1.015	1.000	182.40	182.40	1.2%
071	33,877	54.1%	0.987	22.1%	1.011	1.006	1.013	1.000	0.975	0.990	0.990	1.015	0.975	154.70	150.80	-0.8%
072	7,543	0.0%	0.000	3.0%	1.018	0.987	0.994	1.000	1.000	1.015	1.015	1.015	1.000	125.00	125.00	1.1%
073	334	0.0%	0.000	0.1%	0.886	0.885	0.891	1.000	1.000	1.015	1.015	1.015	1.000	133.50	133.50	1.3%
074	35,076	83.1%	1.516	24.7%	0.886	1.042	1.049	1.000	1.000	1.015	1.015	1.015	1.000	195.00	195.00	1.2%
075	5,663	16.1%	0.294	2.6%	0.980	0.962	0.969	1.000	1.000	1.015	1.015	1.015	1.000	136.20	136.20	1.2%
076	18,952	43.3%	0.790	16.9%	1.138	1.079	1.087	1.000	1.000	1.015	1.015	1.015	1.000	119.60	119.60	1.1%
077	112	0.0%	0.000	0.1%	0.836	0.835	0.841	1.000	1.000	1.015	1.015	1.015	1.000	156.70	156.70	1.1%
078	1,334	94.7%	1.728	2.6%	0.931	0.952	0.959	1.000	1.000	1.015	1.015	1.015	1.000	121.20	121.20	1.0%
079	87,150	39.5%	0.721	42.7%	1.015	0.889	0.895	1.000	1.000	1.015	1.015	1.015	1.000	184.20	184.20	1.2%
080	51,775	60.0%	1.095	26.5%	1.048	1.060	1.067	1.000	1.000	1.015	1.015	1.015	1.000	162.80	162.80	1.2%
081	82,359	62.4%	1.139	43.8%	1.100	1.117	1.125	1.000	1.000	1.015	1.015	1.015	1.000	176.50	176.50	1.2%
082	463,620	52.3%	0.954	77.4%	0.978	0.959	0.966	1.000	1.000	1.015	1.015	1.015	1.000	167.60	167.60	1.2%
083	2,799	15.6%	0.285	3.8%	0.930	0.905	0.911	1.000	1.000	1.015	1.015	1.015	1.000	144.40	144.40	1.1%
084	1,690	0.0%	0.000	2.3%	0.935	0.913	0.919	1.000	1.000	1.015	1.015	1.015	1.000	126.80	126.80	1.1%
085	34,669	73.3%	1.338	24.4%	1.051	1.121	1.129	1.000	1.000	1.015	1.015	1.015	1.000	140.20	140.20	1.1%
087	4,907	9.6%	0.175	4.7%	0.958	0.921	0.927	1.000	1.000	1.015	1.015	1.015	1.000	165.40	165.40	1.1%
088	665	36.0%	0.657	0.5%	0.839	0.838	0.844	1.000	1.000	1.015	1.015	1.015	1.000	127.00	127.00	1.2%
090	30,124	62.2%	1.135	24.8%	1.063	1.081	1.089	1.000	1.000	1.015	1.015	1.015	1.000	177.70	177.70	1.2%
091	8,994	65.7%	1.199	4.2%	0.977	0.986	0.993	1.000	1.000	1.015	1.015	1.015	1.000	161.60	161.60	1.3%
092	195	0.0%	0.000	0.1%	0.922	0.921	0.927	1.000	1.000	1.015	1.015	1.015	1.000	151.20	151.20	1.3%
093	12,030	61.0%	1.113	7.8%	0.882	0.900	0.906	1.000	0.925	0.939	0.939	1.015	0.925	127.70	118.10	-4.6%
094	0	0.0%	0.000	0.0%	1.000	1.000	1.007	1.000	1.000	1.015	1.015	1.015	1.000	135.30	135.30	1.2%
095	3,089	0.0%	0.000	5.4%	1.760	1.665	1.677	1.000	1.000	1.015	1.015	1.015	1.000	183.30	183.30	1.1%
096	2,173	101.9%	1.859	3.2%	1.008	1.035	1.042	1.000	1.000	1.015	1.015	1.015	1.000	135.10	135.10	1.1%
097	25,515	72.1%	1.316	20.6%	1.031	1.090	1.098	1.000	1.000	1.015	1.015	1.015	1.000	130.30	130.30	1.1%
098	79,894	71.8%	1.310	33.7%	0.975	1.088	1.096	1.000	1.000	1.015	1.015	1.015	1.000	200.10	200.10	1.2%
099	615	0.0%	0.000	0.2%	1.889	1.885	1.898	1.000	1.000	1.015	1.015	1.015	1.000	168.30	168.30	1.2%
100	218	5165.3%	94.257	0.2%	0.745	0.932	0.939	1.000	1.000	1.015	1.015	1.015	1.000	147.20	147.20	1.3%
101	3,402	86.7%	1.582	4.7%	0.845	0.880	0.886	1.000	1.000	1.015	1.015	1.015	1.000	228.90	228.90	1.2%
102	4,562	177.7%	3.243	3.8%	1.817	1.871	1.884	1.000	1.000	1.015	1.015	1.015	1.000	176.40	176.40	1.3%
103	3,076	77.1%	1.407	3.2%	1.680	1.671	1.683	1.000	1.000	1.015	1.015	1.015	1.000	193.70	193.70	1.2%
104	830,059	52.5%	0.958	86.0%	0.972	0.960	0.967	1.000	1.000	1.015	1.015	1.015	1.000	181.10	181.10	1.2%
105	210	206.2%	3.763	0.5%	1.038	1.052	1.059	1.000	1.000	1.015	1.015	1.015	1.000	125.10	125.10	1.3%
106	4,603	80.5%	1.469	6.0%	1.111	1.132	1.140	1.000	1.000	1.015	1.015	1.015	1.000	142.20	142.20	1.1%
107	8,621	81.9%	1.495	10.9%	1.116	1.157	1.165	1.000	1.000	1.015	1.015	1.015	1.000	164.90	164.90	1.1%
108	60,493	62.1%	1.133	37.2%	1.020	1.062	1.069	1.000	1.000	1.015	1.015	1.015	1.000	209.90	209.90	1.2%
109	15,388	58.5%	1.068	12.5%	1.132	1.124	1.132	1.000	1.000	1.015	1.015	1.015	1.000	206.50	206.50	1.2%
110	15,645	16.3%	0.297	9.1%	1.006	0.941	0.948	1.000	1.000	1.015	1.015	1.015	1.000	222.30	222.30	1.3%
111	21,471	39.7%	0.724	14.5%	0.977	0.940	0.947	1.000	1.000	1.015	1.015	1.015	1.000	228.90	228.90	1.3%
112	49,531	53.2%	0.971	28.5%	0.998	0.990	0.997	1.000	1.000	1.015	1.015	1.015	1.000	158.50	158.50	1.2%
113	4,956	102.6%	1.872	3.8%	0.876	0.914	0.920	1.000	0.900	0.914	0.914	1.015	0.900	175.40	157.90	-6.6%
114	5,678	0.0%	0.000	2.7%	0.903	0.879	0.885	1.000	0.900	0.914	0.914	1.015	0.900	173.60	156.20	-6.7%
115	4,706	76.3%	1.392	3.7%	0.980	0.995	1.002	1.000	1.000	1.015	1.015	1.015	1.000	188.70	188.70	1.2%
999	145	0.0%	0.000	0.0%	1.000	1.000	1.007	1.000	1.000	1.015	1.015	1.015	1.000	259.20	259.20	1.5%
Total	2,945,366	54.8%				0.993	1.000	1.000	0.993	1.015	1.008	1.015	0.993			0.6%

* Effective 8/15/2007, 25 Limit, Model Year 2008
** Current Expense Fee is $35.20, Proposed is $35.20

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Medical Benefits
Determination of Territorial Base Rates Assumed Effective March 22, 2008

(1) Current Territory	(2) Fiscal Year Ending 2007/2 Projected Current Level Variable Earned Premium	(3) 3-Year Loss & DCC Expense Ratio	(4) Experience Index	(5) Credibility	(6) Competitor Index	(7) Credibility-Weighted Unbalanced Index	(8) Balanced Combined Index	(9) Balanced Capped Combined Index (±0%)	(10) Selected Combined Index	(11) Selected Variable Premium Change	(12) Selected Premium Change	(13) Internal Change	(14) Selected Base Rate Change	(15) Current Base Rate*	(16) Selected Base Rate	(17) Total Change Including Expense Fee
025	1,042	122.6%	3.387	0.6%	1.003	1.017	1.006	1.000	1.000	1.011	1.011	1.011	1.000	175.50	175.50	0.9%
035	735	0.0%	0.000	0.5%	0.943	0.938	0.928	1.000	1.000	1.011	1.011	1.011	1.000	189.20	189.20	1.0%
038	322	0.0%	0.000	0.4%	0.964	0.960	0.950	1.000	1.000	1.011	1.011	1.011	1.000	209.10	209.10	1.1%
039	2,708	15.2%	0.420	1.2%	0.897	0.891	0.881	1.000	1.000	1.011	1.011	1.011	1.000	199.20	199.20	1.0%
044	5,070	147.3%	4.069	4.0%	0.962	1.086	1.074	1.000	1.000	1.011	1.011	1.011	1.000	190.90	190.90	1.0%
047	298	0.2%	0.006	0.4%	1.219	1.214	1.201	1.000	1.000	1.011	1.011	1.011	1.000	209.50	209.50	0.9%
050	6,236	53.4%	1.475	5.5%	0.986	1.013	1.002	1.000	1.000	1.011	1.011	1.011	1.000	181.30	181.30	1.0%
051	1,210	67.0%	1.851	1.2%	1.074	1.083	1.071	1.000	1.000	1.011	1.011	1.011	1.000	182.80	182.80	0.9%
052	235	0.0%	0.000	0.1%	0.956	0.955	0.945	1.000	1.000	1.011	1.011	1.011	1.000	185.10	185.10	1.1%
053	2,225	0.0%	0.000	1.8%	1.090	1.070	1.058	1.000	1.000	1.011	1.011	1.011	1.000	181.30	181.30	1.0%
054	238	0.0%	0.000	0.1%	1.112	1.111	1.099	1.000	1.000	1.011	1.011	1.011	1.000	187.10	187.10	1.0%
055	8,752	131.6%	3.635	5.8%	1.196	1.337	1.322	1.000	1.000	1.011	1.011	1.011	1.000	201.40	201.40	1.0%
056	1,258	0.0%	0.000	0.8%	1.009	1.001	0.990	1.000	1.000	1.011	1.011	1.011	1.000	195.50	195.50	0.9%
057	8,786	34.8%	0.961	4.6%	1.068	1.063	1.051	1.000	1.000	1.011	1.011	1.011	1.000	180.40	180.40	1.0%
058	0	0.0%	0.000	0.0%	1.000	1.000	0.989	1.000	1.000	1.011	1.011	1.011	1.000	171.10	171.10	1.1%
061	37	0.0%	0.000	0.1%	1.000	0.999	0.988	1.000	1.000	1.011	1.011	1.011	1.000	175.90	175.90	1.1%
062	3,891	39.4%	1.088	3.7%	0.923	0.929	0.919	1.000	1.000	1.011	1.011	1.011	1.000	208.30	208.30	1.0%
063	919	128.4%	3.547	0.9%	1.121	1.143	1.131	1.000	1.000	1.011	1.011	1.011	1.000	184.70	184.70	1.0%
064	3,971	58.5%	1.616	2.7%	1.044	1.059	1.047	1.000	1.000	1.011	1.011	1.011	1.000	178.20	178.20	1.0%
065	2,098	5.4%	0.149	1.4%	0.942	0.931	0.921	1.000	1.000	1.011	1.011	1.011	1.000	189.00	189.00	1.0%
066	42	0.0%	0.000	0.1%	0.972	0.971	0.960	1.000	1.000	1.011	1.011	1.011	1.000	190.60	190.60	0.5%
068	1,090	-82.9%	-2.290	1.1%	1.052	1.015	1.004	1.000	1.000	1.011	1.011	1.011	1.000	178.60	178.60	1.0%
069	9	0.0%	0.000	0.1%	1.000	0.999	0.988	1.000	1.000	1.011	1.011	1.011	1.000	193.70	193.70	1.1%
071	2,186	-21.2%	-0.586	1.3%	0.956	0.936	0.926	1.000	0.925	0.935	0.935	1.011	0.925	188.20	174.10	-5.7%
072	312	0.0%	0.000	0.2%	0.981	0.979	0.968	1.000	1.000	1.011	1.011	1.011	1.000	179.00	179.00	1.1%
073	0	0.0%	0.000	0.0%	1.000	1.000	0.989	1.000	1.000	1.011	1.011	1.011	1.000	173.90	173.90	1.1%
074	5,565	77.6%	2.144	4.9%	0.824	0.889	0.879	1.000	1.000	1.011	1.011	1.011	1.000	208.30	208.30	1.0%
075	172	0.0%	0.000	0.1%	1.048	1.047	1.036	1.000	1.000	1.011	1.011	1.011	1.000	187.30	187.30	0.7%
076	2,776	-15.7%	-0.434	1.7%	1.048	1.023	1.012	1.000	1.000	1.011	1.011	1.011	1.000	172.20	172.20	0.9%
077	0	0.0%	0.000	0.0%	1.000	1.000	0.989	1.000	1.000	1.011	1.011	1.011	1.000	196.60	196.60	1.1%
078	513	-48.0%	-1.326	0.5%	0.964	0.953	0.943	1.000	1.000	1.011	1.011	1.011	1.000	209.30	209.30	0.9%
079	8,330	11.9%	0.329	6.7%	0.869	0.833	0.824	1.000	1.000	1.011	1.011	1.011	1.000	217.40	217.40	1.0%
080	3,169	42.8%	1.182	2.3%	1.029	1.033	1.022	1.000	1.000	1.011	1.011	1.011	1.000	173.30	173.30	1.0%
081	8,244	4.9%	0.135	6.4%	0.978	0.924	0.914	1.000	1.000	1.011	1.011	1.011	1.000	187.90	187.90	1.0%
082	17,294	11.7%	0.323	13.0%	1.059	0.963	0.953	1.000	1.000	1.011	1.011	1.011	1.000	175.40	175.40	0.9%
083	449	0.0%	0.000	0.4%	1.042	1.038	1.027	1.000	1.000	1.011	1.011	1.011	1.000	192.90	192.90	1.0%
084	356	0.0%	0.000	0.4%	1.028	1.024	1.013	1.000	1.000	1.011	1.011	1.011	1.000	195.80	195.80	0.9%
085	447	-32.1%	-0.887	0.5%	1.093	1.083	1.071	1.000	1.000	1.011	1.011	1.011	1.000	172.30	172.30	1.1%
087	425	104.4%	2.884	0.4%	0.936	0.944	0.934	1.000	1.000	1.011	1.011	1.011	1.000	189.10	189.10	0.9%
088	128	0.0%	0.000	0.0%	0.913	0.913	0.903	1.000	1.000	1.011	1.011	1.011	1.000	194.30	194.30	0.8%
090	3,800	12.4%	0.343	3.4%	0.787	0.772	0.764	1.000	1.000	1.011	1.011	1.011	1.000	238.70	238.70	1.0%
091	161	0.0%	0.000	0.1%	0.957	0.956	0.946	1.000	0.950	0.960	0.960	1.011	0.950	188.80	179.40	-3.5%
092	58	0.0%	0.000	0.0%	1.099	1.099	1.087	1.000	1.000	1.011	1.011	1.011	1.000	172.70	172.70	0.6%
093	129	0.0%	0.000	0.0%	1.053	1.053	1.042	1.000	1.000	1.011	1.011	1.011	1.000	179.30	179.30	0.8%
094	0	0.0%	0.000	0.0%	1.000	1.000	0.989	1.000	1.000	1.011	1.011	1.011	1.000	173.90	173.90	1.1%
095	476	0.0%	0.000	1.0%	1.547	1.532	1.515	1.000	1.000	1.011	1.011	1.011	1.000	230.50	230.50	1.0%
096	363	54.3%	1.500	0.5%	1.079	1.081	1.069	1.000	1.000	1.011	1.011	1.011	1.000	189.20	189.20	1.1%
097	554	107.9%	2.981	0.4%	0.939	0.947	0.937	1.000	1.000	1.011	1.011	1.011	1.000	188.60	188.60	0.9%
098	3,795	78.0%	2.155	2.5%	0.936	0.966	0.955	1.000	1.000	1.011	1.011	1.011	1.000	190.20	190.20	1.0%
099	0	0.0%	0.000	0.0%	1.000	1.000	0.989	1.000	1.000	1.011	1.011	1.011	1.000	236.10	236.10	1.1%
100	0	0.0%	0.000	0.0%	1.000	1.000	0.989	1.000	1.000	1.011	1.011	1.011	1.000	209.30	209.30	1.1%
101	480	-25.2%	-0.696	0.6%	0.782	0.773	0.765	1.000	1.000	1.011	1.011	1.011	1.000	259.70	259.70	1.1%
102	561	0.0%	0.000	0.3%	1.583	1.578	1.561	1.000	1.000	1.011	1.011	1.011	1.000	225.20	225.20	1.1%
103	192	0.0%	0.000	0.3%	1.616	1.611	1.593	1.000	1.000	1.011	1.011	1.011	1.000	220.20	220.20	0.8%
104	31,874	53.3%	1.472	22.3%	1.109	1.190	1.177	1.000	1.000	1.011	1.011	1.011	1.000	166.50	166.50	0.9%
105	37	0.0%	0.000	0.1%	1.047	1.046	1.035	1.000	1.000	1.011	1.011	1.011	1.000	166.80	166.80	0.4%
106	368	0.0%	0.000	0.4%	0.771	0.768	0.760	1.000	1.000	1.011	1.011	1.011	1.000	227.70	227.70	1.1%
107	1,757	-38.7%	-1.069	1.4%	0.803	0.777	0.769	1.000	1.000	1.011	1.011	1.011	1.000	228.60	228.60	1.0%
108	10,045	-4.6%	-0.127	5.8%	0.713	0.664	0.657	1.000	1.000	1.011	1.011	1.011	1.000	273.90	273.90	1.0%
109	2,595	0.0%	0.000	1.1%	0.873	0.863	0.854	1.000	1.000	1.011	1.011	1.011	1.000	276.60	276.60	1.0%
110	905	107.9%	2.981	0.9%	0.811	0.831	0.822	1.000	1.000	1.011	1.011	1.011	1.000	214.30	214.30	1.0%
111	1,854	-51.2%	-1.414	2.2%	1.008	0.955	0.945	1.000	1.000	1.011	1.011	1.011	1.000	215.10	215.10	1.0%
112	2,212	88.4%	2.442	2.0%	0.973	1.002	0.991	1.000	1.000	1.011	1.011	1.011	1.000	195.50	195.50	0.9%
113	611	39.4%	1.088	0.5%	0.976	0.977	0.966	1.000	1.000	1.011	1.011	1.011	1.000	259.10	259.10	1.0%
114	342	0.0%	0.000	0.2%	1.004	1.002	0.991	1.000	1.000	1.011	1.011	1.011	1.000	287.80	287.80	1.1%
115	578	13.0%	0.359	0.4%	0.914	0.912	0.902	1.000	1.000	1.011	1.011	1.011	1.000	214.00	214.00	1.0%
999	0	0.0%	0.000	0.0%	1.000	1.000	0.989	1.000	1.000	1.011	1.011	1.011	1.000	287.80	287.80	1.1%
Total	165,285	36.2%				1.011	1.000	1.000	0.999	1.011	1.010	1.011	0.999			0.9%

* Effective 3/15/2007, 5 Limit, Model Year 2008
** Current Expense Fee is $7.40, Proposed is $7.40

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Comprehensive
Determination of Territorial Base Rates Assumed Effective March 22, 2008

(1) Current Territory	(2) Fiscal Year Ending 2007/2 Projected Current Level Variable Earned Premium	(3) 3-Year Loss & DCC Expense Ratio	(4) Experience Index	(5) Credibility	(6) Competitor Index	(7) Credibility-Weighted Unbalanced Index	(8) Balanced Combined Index	(9) Balanced Capped Combined Index (±0%)	(10) Selected Combined Index	(11) Selected Variable Premium Change	(12) Selected Premium Change	(13) Internal Change	(14) Selected Base Rate Change	(15) Current Base Rate*	(16) Selected Base Rate	(17) Total Change Including Expense Fee
025	3,884	168.2%	3.344	4.3%	0.953	1.056	1.117	1.000	1.000	1.008	1.008	1.008	1.000	131.10	131.10	0.6%
035	4,389	0.0%	0.000	4.0%	1.053	1.011	1.070	1.000	1.000	1.008	1.008	1.008	1.000	104.90	104.90	0.6%
038	994	332.2%	6.604	1.1%	1.143	1.203	1.273	1.000	1.000	1.008	1.008	1.008	1.000	189.10	189.10	0.6%
039	16,741	141.4%	2.811	7.2%	0.952	1.086	1.149	1.000	1.000	1.008	1.008	1.008	1.000	149.60	149.60	0.7%
044	12,582	14.8%	0.294	18.8%	0.923	0.805	0.852	1.000	1.000	1.008	1.008	1.008	1.000	93.40	93.40	0.6%
047	2,650	0.0%	0.000	2.0%	1.088	1.066	1.128	1.000	1.000	1.008	1.008	1.008	1.000	203.40	203.40	0.7%
050	48,707	33.5%	0.666	31.2%	1.021	0.910	0.963	1.000	1.000	1.008	1.008	1.008	1.000	171.50	171.50	0.7%
051	3,227	77.6%	1.543	2.8%	1.170	1.180	1.249	1.000	1.000	1.008	1.008	1.008	1.000	171.50	171.50	0.7%
052	683	69.5%	1.382	0.5%	1.109	1.110	1.175	1.000	1.000	1.008	1.008	1.008	1.000	159.70	159.70	0.6%
053	16,038	96.9%	1.926	14.4%	0.938	1.080	1.143	1.000	1.000	1.008	1.008	1.008	1.000	156.90	156.90	0.6%
054	1,763	45.8%	0.911	1.4%	1.093	1.090	1.153	1.000	1.000	1.008	1.008	1.008	1.000	177.20	177.20	0.7%
055	54,651	44.4%	0.883	30.7%	0.959	0.936	0.990	1.000	1.000	1.008	1.008	1.008	1.000	155.10	155.10	0.6%
056	8,303	27.9%	0.555	7.0%	1.058	1.023	1.083	1.000	1.000	1.008	1.008	1.008	1.000	153.80	153.80	0.6%
057	44,460	52.3%	1.040	33.1%	1.016	1.024	1.084	1.000	1.000	1.008	1.008	1.008	1.000	125.80	125.80	0.6%
058	0	0.0%	0.000	0.0%	1.000	1.000	1.058	1.000	1.000	1.008	1.008	1.008	1.000	125.20	125.20	0.6%
061	248	0.0%	0.000	0.2%	0.994	0.992	1.050	1.000	1.000	1.008	1.008	1.008	1.000	189.50	189.50	0.7%
062	9,245	118.1%	2.348	10.8%	1.007	1.152	1.219	1.000	1.000	1.008	1.008	1.008	1.000	156.40	156.40	0.7%
063	2,550	50.2%	0.998	2.2%	1.084	1.082	1.145	1.000	1.000	1.008	1.008	1.008	1.000	154.90	154.90	0.7%
064	21,966	54.8%	1.089	18.6%	1.025	1.037	1.097	1.000	1.000	1.008	1.008	1.008	1.000	130.60	130.60	0.6%
065	7,047	26.1%	0.519	10.4%	1.104	1.043	1.104	1.000	1.000	1.008	1.008	1.008	1.000	95.40	95.40	0.6%
066	269	0.0%	0.000	0.4%	1.291	1.286	1.361	1.000	1.000	1.008	1.008	1.008	1.000	128.20	128.20	0.7%
068	4,540	26.6%	0.529	5.5%	1.109	1.077	1.140	1.000	1.000	1.008	1.008	1.008	1.000	106.90	106.90	0.6%
069	481	0.0%	0.000	1.1%	1.173	1.160	1.228	1.000	1.000	1.008	1.008	1.008	1.000	102.30	102.30	0.5%
071	8,254	64.8%	1.288	10.0%	0.960	0.993	1.051	1.000	0.975	0.983	0.983	1.008	0.975	97.50	95.10	-1.2%
072	1,626	21.3%	0.423	0.7%	1.040	1.036	1.096	1.000	1.000	1.008	1.008	1.008	1.000	142.20	142.20	0.7%
073	0	0.0%	0.000	0.0%	1.000	1.000	1.058	1.000	1.000	1.008	1.008	1.008	1.000	167.90	167.90	0.7%
074	13,833	30.5%	0.606	14.9%	0.968	0.914	0.967	1.000	1.000	1.008	1.008	1.008	1.000	145.00	145.00	0.6%
075	1,254	0.0%	0.000	0.3%	1.112	1.109	1.174	1.000	1.000	1.008	1.008	1.008	1.000	161.50	161.50	0.7%
076	8,463	40.0%	0.795	7.6%	0.938	0.927	0.981	1.000	0.950	0.958	0.958	1.008	0.950	124.20	118.00	-3.3%
077	65	0.0%	0.000	0.0%	1.000	1.000	1.058	1.000	1.000	1.008	1.008	1.008	1.000	154.20	154.20	0.8%
078	713	50.8%	1.010	1.1%	1.117	1.116	1.181	1.000	1.000	1.008	1.008	1.008	1.000	153.50	153.50	0.6%
079	17,987	45.8%	0.911	27.0%	1.049	1.012	1.071	1.000	1.000	1.008	1.008	1.008	1.000	77.60	77.60	0.5%
080	9,078	29.8%	0.592	12.6%	0.929	0.887	0.939	1.000	1.000	1.008	1.008	1.008	1.000	78.50	78.50	0.6%
081	15,159	48.4%	0.962	24.4%	1.157	1.109	1.174	1.000	1.000	1.008	1.008	1.008	1.000	74.20	74.20	0.6%
082	65,865	46.4%	0.922	53.2%	0.923	0.922	0.976	1.000	1.000	1.008	1.008	1.008	1.000	75.50	75.50	0.5%
083	1,374	28.2%	0.561	1.8%	1.045	1.036	1.096	1.000	1.000	1.008	1.008	1.008	1.000	152.20	152.20	0.6%
084	625	0.0%	0.000	0.6%	0.900	0.895	0.947	1.000	1.000	1.008	1.008	1.008	1.000	185.50	185.50	0.6%
085	6,584	14.3%	0.284	6.4%	1.061	1.011	1.070	1.000	1.000	1.008	1.008	1.008	1.000	149.50	149.50	0.6%
087	2,111	0.0%	0.000	2.8%	0.870	0.846	0.895	1.000	1.000	1.008	1.008	1.008	1.000	97.40	97.40	0.6%
088	529	0.0%	0.000	0.2%	1.060	1.058	1.120	1.000	1.000	1.008	1.008	1.008	1.000	206.20	206.20	0.7%
090	8,725	171.1%	3.402	13.0%	1.031	1.339	1.417	1.000	1.000	1.008	1.008	1.008	1.000	108.50	108.50	0.6%
091	1,630	0.0%	0.000	1.4%	1.006	0.992	1.050	1.000	1.000	1.008	1.008	1.008	1.000	97.60	97.60	0.6%
092	173	0.0%	0.000	0.1%	1.077	1.076	1.139	1.000	1.000	1.008	1.008	1.008	1.000	165.40	165.40	0.7%
093	2,000	359.3%	7.143	1.6%	1.086	1.183	1.252	1.000	1.000	1.008	1.008	1.008	1.000	126.00	126.00	0.6%
094	0	0.0%	0.000	0.0%	1.000	1.000	1.058	1.000	1.000	1.008	1.008	1.008	1.000	185.00	185.00	0.7%
095	2,267	151.9%	3.020	3.6%	1.350	1.410	1.492	1.000	1.000	1.008	1.008	1.008	1.000	183.30	183.30	0.7%
096	844	144.2%	2.867	1.4%	1.069	1.094	1.158	1.000	1.000	1.008	1.008	1.008	1.000	170.40	170.40	0.6%
097	8,853	7.7%	0.153	7.5%	1.061	0.993	1.051	1.000	1.000	1.008	1.008	1.008	1.000	149.50	149.50	0.6%
098	18,123	36.0%	0.716	16.6%	1.023	0.972	1.029	1.000	1.000	1.008	1.008	1.008	1.000	106.60	106.60	0.6%
099	141	0.0%	0.000	0.1%	1.565	1.563	1.654	1.000	1.000	1.008	1.008	1.008	1.000	154.00	154.00	0.7%
100	0	0.0%	0.000	0.1%	1.000	0.999	1.057	1.000	1.000	1.008	1.008	1.008	1.000	149.00	149.00	0.7%
101	829	63.0%	1.252	2.8%	0.839	0.851	0.901	1.000	1.000	1.008	1.008	1.008	1.000	90.00	90.00	0.5%
102	820	41.2%	0.819	1.0%	2.103	2.090	2.212	1.000	1.000	1.008	1.008	1.008	1.000	106.90	106.90	0.6%
103	689	2.5%	0.050	1.1%	2.175	2.152	2.277	1.000	1.000	1.008	1.008	1.008	1.000	102.30	102.30	0.6%
104	108,724	27.3%	0.543	67.4%	0.973	0.683	0.723	1.000	1.000	1.008	1.008	1.008	1.000	70.10	70.10	0.5%
105	93	0.0%	0.000	0.3%	1.130	1.127	1.193	1.000	1.000	1.008	1.008	1.008	1.000	136.10	136.10	0.6%
106	1,629	0.8%	0.016	3.4%	1.133	1.095	1.159	1.000	1.000	1.008	1.008	1.008	1.000	110.70	110.70	0.6%
107	2,001	79.0%	1.571	5.7%	1.053	1.083	1.146	1.000	1.000	1.008	1.008	1.008	1.000	96.20	96.20	0.5%
108	14,997	74.5%	1.481	20.9%	1.021	1.117	1.182	1.000	1.000	1.008	1.008	1.008	1.000	97.10	97.10	0.6%
109	4,897	12.4%	0.247	6.4%	1.119	1.063	1.125	1.000	1.000	1.008	1.008	1.008	1.000	116.80	116.80	0.6%
110	2,409	335.8%	6.676	3.9%	1.010	1.231	1.303	1.000	1.000	1.008	1.008	1.008	1.000	90.00	90.00	0.6%
111	4,095	74.8%	1.487	8.3%	0.955	0.999	1.057	1.000	1.000	1.008	1.008	1.008	1.000	84.80	84.80	0.6%
112	12,585	28.6%	0.569	15.1%	1.028	0.959	1.015	1.000	1.000	1.008	1.008	1.008	1.000	105.40	105.40	0.6%
113	1,887	99.0%	1.968	1.6%	1.084	1.098	1.162	1.000	1.000	1.008	1.008	1.008	1.000	144.50	144.50	0.7%
114	1,555	29.1%	0.579	1.1%	1.035	1.030	1.090	1.000	1.000	1.008	1.008	1.008	1.000	157.30	157.30	0.7%
115	860	4.3%	0.085	1.0%	1.205	1.194	1.263	1.000	1.000	1.008	1.008	1.008	1.000	102.30	102.30	0.6%
999	24	0.0%	0.000	0.0%	1.000	1.000	1.058	1.000	1.000	1.008	1.008	1.008	1.000	206.20	206.20	0.8%
Total	619,788	50.3%				0.945	1.000	1.000	0.999	1.008	1.007	1.008	0.999			0.5%

* Effective 8/15/2007, NA Limit, $Full Deductible, Model Year 2008
** Current Expense Fee is $30.10, Proposed is $30.10

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Collision
Determination of Territorial Base Rates Assumed Effective March 22, 2008

(1) Current Territory	(2) Fiscal Year Ending 2007/2 Projected Current Level Variable Earned Premium	(3) 3-Year Loss & DCC Expense Ratio	(4) Experience Index	(5) Credibility	(6) Competitor Index	(7) Credibility-Weighted Unbalanced Index	(8) Balanced Combined Index	(9) Balanced Capped Combined Index (±0%)	(10) Selected Combined Index	(11) Selected Variable Premium Change	(12) Selected Premium Change	(13) Internal Change	(14) Selected Base Rate Change	(15) Current Base Rate*	(16) Selected Base Rate	(17) Total Change Including Expense Fee
025	10,419	127.4%	2.082	6.4%	0.978	1.049	1.045	1.000	1.000	1.021	1.021	1.021	1.000	391.80	391.80	1.7%
035	14,518	90.2%	1.474	6.1%	1.060	1.085	1.081	1.000	1.000	1.021	1.021	1.021	1.000	417.90	417.90	1.8%
038	2,134	37.6%	0.614	1.6%	0.923	0.918	0.914	1.000	1.000	1.021	1.021	1.021	1.000	409.20	409.20	1.8%
039	32,775	11.0%	0.180	10.7%	0.877	0.802	0.799	1.000	1.000	1.021	1.021	1.021	1.000	359.30	359.30	1.7%
044	38,154	35.8%	0.585	26.1%	0.944	0.850	0.847	1.000	1.000	1.021	1.021	1.021	1.000	327.50	327.50	1.7%
047	4,332	112.8%	1.843	3.0%	0.954	0.981	0.977	1.000	1.000	1.021	1.021	1.021	1.000	409.10	409.10	1.7%
050	98,784	54.7%	0.894	40.2%	0.973	0.941	0.937	1.000	0.950	0.970	0.970	1.021	0.950	387.10	367.70	-2.5%
051	6,917	81.4%	1.330	4.2%	0.923	0.940	0.936	1.000	0.950	0.970	0.970	1.021	0.950	417.00	396.20	-2.5%
052	1,746	80.2%	1.310	0.7%	1.059	1.061	1.057	1.000	1.000	1.021	1.021	1.021	1.000	418.40	418.40	1.8%
053	37,146	49.7%	0.812	20.3%	0.961	0.931	0.927	1.000	1.000	1.021	1.021	1.021	1.000	424.10	424.10	1.7%
054	3,384	82.3%	1.345	2.1%	0.860	0.870	0.867	1.000	1.000	1.021	1.021	1.021	1.000	406.20	406.20	1.7%
055	123,683	57.8%	0.944	40.2%	0.880	0.906	0.902	1.000	1.000	1.021	1.021	1.021	1.000	399.00	399.00	1.7%
056	20,802	71.3%	1.165	10.5%	0.937	0.961	0.957	1.000	1.000	1.021	1.021	1.021	1.000	421.10	421.10	1.7%
057	120,948	61.8%	1.010	42.8%	0.993	1.000	0.996	1.000	0.995	1.016	1.016	1.021	0.995	403.50	401.50	1.3%
058	0	-3.6%	-0.059	0.0%	1.000	1.000	0.996	1.000	1.000	1.021	1.021	1.021	1.000	409.80	409.80	1.8%
061	458	69.3%	1.132	0.4%	0.922	0.923	0.919	1.000	0.950	0.970	0.970	1.021	0.950	390.10	370.60	-2.4%
062	19,032	83.2%	1.359	15.3%	0.943	1.007	1.003	1.000	1.000	1.021	1.021	1.021	1.000	369.40	369.40	1.7%
063	5,400	230.3%	3.763	3.1%	1.002	1.088	1.084	1.000	1.000	1.021	1.021	1.021	1.000	457.10	457.10	1.8%
064	58,596	40.6%	0.663	25.7%	0.939	0.868	0.865	1.000	0.900	0.919	0.919	1.021	0.900	406.00	365.40	-6.8%
065	22,789	45.7%	0.747	15.1%	1.103	1.049	1.045	1.000	1.000	1.021	1.021	1.021	1.000	395.80	395.80	1.7%
066	774	6.3%	0.103	0.6%	1.061	1.055	1.051	1.000	1.000	1.021	1.021	1.021	1.000	326.20	326.20	1.8%
068	15,891	55.7%	0.910	8.2%	0.907	0.907	0.903	1.000	1.000	1.021	1.021	1.021	1.000	399.70	399.70	1.8%
069	1,318	0.0%	0.000	1.7%	0.924	0.908	0.904	1.000	1.000	1.021	1.021	1.021	1.000	412.70	412.70	1.7%
071	28,173	22.2%	0.363	14.4%	0.945	0.861	0.858	1.000	1.000	1.021	1.021	1.021	1.000	346.90	346.90	1.7%
072	4,658	0.0%	0.000	0.9%	1.001	0.992	0.988	1.000	1.000	1.021	1.021	1.021	1.000	418.30	418.30	1.8%
073	0	0.0%	0.000	0.0%	1.000	1.000	0.996	1.000	1.000	1.021	1.021	1.021	1.000	390.40	390.40	1.8%
074	37,327	98.5%	1.609	20.7%	0.828	0.990	0.986	1.000	1.000	1.021	1.021	1.021	1.000	431.20	431.20	1.8%
075	2,432	0.0%	0.000	0.5%	0.942	0.937	0.933	1.000	1.000	1.021	1.021	1.021	1.000	451.20	451.20	1.8%
076	22,669	8.5%	0.139	11.1%	0.905	0.820	0.817	1.000	0.900	0.919	0.919	1.021	0.900	399.50	359.60	-6.6%
077	168	0.0%	0.000	0.0%	1.000	1.000	0.996	1.000	1.000	1.021	1.021	1.021	1.000	389.00	389.00	2.1%
078	1,821	94.2%	1.539	1.6%	0.875	0.886	0.882	1.000	1.000	1.021	1.021	1.021	1.000	385.60	385.60	1.7%
079	73,651	54.1%	0.884	35.9%	1.019	0.971	0.967	1.000	1.000	1.021	1.021	1.021	1.000	335.00	335.00	1.7%
080	32,040	63.8%	1.042	18.0%	1.045	1.044	1.040	1.000	1.000	1.021	1.021	1.021	1.000	317.00	317.00	1.7%
081	58,828	57.0%	0.931	32.8%	1.014	0.987	0.983	1.000	1.000	1.021	1.021	1.021	1.000	367.60	367.60	1.7%
082	246,827	62.5%	1.021	63.5%	1.100	1.050	1.046	1.000	1.000	1.021	1.021	1.021	1.000	330.60	330.60	1.7%
083	3,016	42.3%	0.691	2.8%	0.875	0.870	0.867	1.000	1.000	1.021	1.021	1.021	1.000	385.40	385.40	1.7%
084	1,053	24.7%	0.404	0.9%	0.881	0.877	0.874	1.000	1.000	1.021	1.021	1.021	1.000	410.90	410.90	1.6%
085	16,393	23.4%	0.382	9.5%	0.908	0.858	0.855	1.000	1.000	1.021	1.021	1.021	1.000	406.70	406.70	1.8%
087	6,244	28.6%	0.467	4.2%	0.959	0.938	0.934	1.000	1.000	1.021	1.021	1.021	1.000	346.40	346.40	1.6%
088	1,786	24.8%	0.405	0.4%	0.908	0.906	0.902	1.000	1.000	1.021	1.021	1.021	1.000	416.70	416.70	1.8%
090	20,953	40.6%	0.663	18.5%	1.124	1.039	1.035	1.000	1.000	1.021	1.021	1.021	1.000	313.10	313.10	1.6%
091	5,563	47.4%	0.775	2.1%	0.910	0.907	0.903	1.000	0.900	0.919	0.919	1.021	0.900	383.60	345.20	-6.9%
092	377	0.0%	0.000	0.1%	0.966	0.965	0.961	1.000	1.000	1.021	1.021	1.021	1.000	446.20	446.20	1.5%
093	5,782	1.0%	0.016	2.4%	0.935	0.913	0.909	1.000	0.925	0.944	0.944	1.021	0.925	429.90	397.70	-4.7%
094	0	0.0%	0.000	0.0%	1.000	1.000	0.996	1.000	1.000	1.021	1.021	1.021	1.000	396.00	396.00	1.8%
095	3,653	49.6%	0.810	5.4%	1.399	1.367	1.362	1.000	1.000	1.021	1.021	1.021	1.000	390.90	390.90	1.7%
096	1,939	92.3%	1.508	2.1%	0.977	0.988	0.984	1.000	1.000	1.021	1.021	1.021	1.000	447.00	447.00	1.8%
097	20,892	64.6%	1.056	11.0%	0.933	0.947	0.943	1.000	1.000	1.021	1.021	1.021	1.000	422.30	422.30	1.7%
098	52,770	69.4%	1.134	23.3%	1.063	1.080	1.076	1.000	1.000	1.021	1.021	1.021	1.000	416.60	416.60	1.7%
099	362	0.0%	0.000	0.1%	1.407	1.406	1.400	1.000	1.000	1.021	1.021	1.021	1.000	388.50	388.50	1.5%
100	0	0.0%	0.000	0.1%	1.000	0.999	0.995	1.000	1.000	1.021	1.021	1.021	1.000	397.40	397.40	1.8%
101	2,918	160.6%	2.624	4.2%	0.848	0.923	0.919	1.000	1.000	1.021	1.021	1.021	1.000	429.00	429.00	1.6%
102	2,825	113.6%	1.856	1.5%	1.255	1.264	1.259	1.000	1.000	1.021	1.021	1.021	1.000	442.90	442.90	1.8%
103	2,156	32.9%	0.538	1.6%	1.186	1.176	1.171	1.000	1.000	1.021	1.021	1.021	1.000	472.50	472.50	1.8%
104	483,997	65.9%	1.077	75.8%	1.007	1.060	1.056	1.000	1.000	1.021	1.021	1.021	1.000	381.30	381.30	1.7%
105	174	106.5%	1.740	0.5%	0.941	0.945	0.941	1.000	1.000	1.021	1.021	1.021	1.000	413.20	413.20	1.2%
106	4,300	80.3%	1.312	5.1%	1.034	1.048	1.044	1.000	1.000	1.021	1.021	1.021	1.000	322.40	322.40	1.7%
107	6,252	69.3%	1.132	8.5%	1.146	1.145	1.140	1.000	1.000	1.021	1.021	1.021	1.000	330.30	330.30	1.6%
108	48,319	110.6%	1.807	28.8%	1.121	1.319	1.314	1.000	1.000	1.021	1.021	1.021	1.000	341.00	341.00	1.7%
109	13,981	41.6%	0.680	9.5%	1.056	1.020	1.016	1.000	1.000	1.021	1.021	1.021	1.000	342.50	342.50	1.7%
110	10,539	30.2%	0.493	6.0%	0.987	0.957	0.953	1.000	1.000	1.021	1.021	1.021	1.000	363.20	363.20	1.8%
111	16,261	31.3%	0.511	12.2%	0.960	0.905	0.901	1.000	1.000	1.021	1.021	1.021	1.000	371.90	371.90	1.8%
112	35,778	62.1%	1.015	21.5%	0.994	0.999	0.995	1.000	1.000	1.021	1.021	1.021	1.000	347.30	347.30	1.7%
113	3,365	50.2%	0.820	2.4%	0.971	0.967	0.963	1.000	0.950	0.970	0.970	1.021	0.950	380.30	361.30	-2.4%
114	3,516	17.1%	0.279	1.7%	0.980	0.968	0.964	1.000	0.950	0.970	0.970	1.021	0.950	376.30	357.50	-2.5%
115	2,785	87.7%	1.433	1.5%	0.928	0.936	0.932	1.000	1.000	1.021	1.021	1.021	1.000	400.60	400.60	1.7%
999	80	0.0%	0.000	0.0%	1.000	1.000	0.996	1.000	1.000	1.021	1.021	1.021	1.000	472.50	472.50	2.1%
Total	1,926,623	61.2%				1.004	1.000	1.000	0.992	1.021	1.013	1.021	0.992			1.0%

* Effective 8/15/2007, NA Limit, $100 Deductible, Model Year 2008
** Current Expense Fee is $61.40, Proposed is $61.40

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
All Coverages
Determination of Territorial Base Rates Assumed Effective March 22, 2008

Current Territory	Fiscal Year Ending 2007/2 Projected Current Level Earned Premium	Bodily Injury	Collision	Comprehensive	Medical Benefits	Property Damage	Total
025	43,781	1.2%	1.7%	0.6%	0.9%	1.1%	1.2%
035	64,581	1.2%	1.8%	0.6%	1.0%	1.2%	1.3%
038	7,269	1.2%	1.8%	0.6%	1.1%	1.0%	1.3%
039	139,616	1.2%	1.7%	0.7%	1.0%	1.2%	1.3%
044	251,768	1.2%	1.7%	0.6%	1.0%	1.2%	1.2%
047	17,160	1.2%	1.7%	0.7%	0.9%	1.1%	1.2%
050	487,476	-2.7%	-2.5%	0.7%	1.0%	-2.7%	-2.2%
051	27,933	-2.7%	-2.5%	0.7%	0.9%	-2.5%	-1.9%
052	5,949	1.2%	1.8%	0.6%	1.1%	1.1%	1.3%
053	204,799	1.2%	1.7%	0.6%	1.0%	1.2%	1.2%
054	18,229	1.2%	1.7%	0.7%	1.0%	1.2%	1.3%
055	830,944	1.2%	1.7%	0.6%	1.0%	1.2%	1.2%
056	136,794	1.2%	1.7%	0.6%	0.9%	1.2%	1.2%
057	759,883	1.2%	1.3%	0.6%	1.0%	-2.6%	-0.1%
058	1,736	1.1%	1.8%	0.6%	1.1%	1.2%	1.1%
061	1,993	-2.6%	-2.4%	0.7%	1.1%	-6.3%	-2.9%
062	104,572	1.2%	1.7%	0.7%	1.0%	1.2%	1.2%
063	43,813	1.2%	1.8%	0.7%	1.0%	1.2%	1.2%
064	347,881	-2.8%	-6.8%	0.6%	1.0%	-0.8%	-2.6%
065	141,207	1.2%	1.7%	0.6%	1.0%	1.2%	1.3%
066	3,215	1.1%	1.8%	0.7%	0.5%	0.9%	1.2%
068	77,903	1.2%	1.8%	0.6%	1.0%	1.2%	1.3%
069	7,534	1.2%	1.7%	0.5%	1.1%	1.2%	1.3%
071	134,726	1.1%	1.7%	-1.2%	-5.7%	-0.8%	0.3%
072	30,198	1.2%	1.8%	0.7%	1.1%	1.1%	1.2%
073	844	1.3%	1.8%	0.7%	1.1%	1.3%	1.3%
074	160,283	1.2%	1.8%	0.6%	1.0%	1.2%	1.3%
075	20,263	1.2%	1.8%	0.7%	0.7%	1.2%	1.2%
076	98,857	1.1%	-6.6%	-3.3%	0.9%	1.1%	-1.6%
077	623	1.1%	2.1%	0.8%	1.1%	1.1%	1.3%
078	9,176	1.1%	1.7%	0.6%	0.9%	1.0%	1.2%
079	357,197	1.2%	1.7%	0.5%	1.0%	1.2%	1.3%
080	199,533	1.2%	1.7%	0.6%	1.0%	1.2%	1.3%
081	333,579	1.2%	1.7%	0.6%	1.0%	1.2%	1.3%
082	1,584,861	1.2%	1.7%	0.5%	0.9%	1.2%	1.3%
083	15,117	1.2%	1.7%	0.6%	1.0%	1.1%	1.2%
084	8,211	1.2%	1.6%	0.6%	0.9%	1.1%	1.2%
085	120,775	1.1%	1.8%	0.6%	1.1%	1.1%	1.2%
087	24,243	1.1%	1.6%	0.6%	0.9%	1.1%	1.2%
088	4,848	1.2%	1.8%	0.7%	0.8%	1.2%	1.4%
090	131,502	1.2%	1.6%	0.6%	1.0%	1.2%	1.2%
091	29,995	-2.9%	-6.9%	0.6%	-3.5%	1.3%	-2.0%
092	1,354	1.2%	1.5%	0.7%	0.6%	1.3%	1.2%
093	44,876	1.2%	-4.7%	0.6%	0.8%	-4.6%	-1.8%
094	0	1.2%	1.8%	0.7%	1.1%	1.2%	0.0%
095	16,574	1.2%	1.7%	0.7%	1.0%	1.1%	1.2%
096	10,218	1.2%	1.8%	0.6%	1.1%	1.1%	1.2%
097	112,986	1.2%	1.7%	0.6%	0.9%	1.1%	1.2%
098	280,036	1.2%	1.7%	0.6%	1.0%	1.2%	1.3%
099	2,292	1.3%	1.5%	0.7%	1.1%	1.2%	1.3%
100	643	1.2%	1.8%	0.7%	1.1%	1.3%	1.2%
101	14,235	1.2%	1.6%	0.5%	1.1%	1.2%	1.2%
102	16,920	1.3%	1.8%	0.6%	1.1%	1.3%	1.3%
103	12,476	1.3%	1.8%	0.6%	0.8%	1.2%	1.3%
104	2,682,146	1.2%	1.7%	0.5%	0.9%	1.2%	1.3%
105	1,116	1.2%	1.2%	0.6%	0.4%	1.3%	1.1%
106	21,995	1.2%	1.7%	0.6%	1.1%	1.1%	1.2%
107	39,886	1.2%	1.6%	0.5%	1.0%	1.1%	1.2%
108	254,883	1.3%	1.7%	0.6%	1.0%	1.2%	1.3%
109	69,116	1.3%	1.7%	0.6%	1.0%	1.2%	1.3%
110	53,780	1.3%	1.8%	0.6%	1.0%	1.3%	1.4%
111	77,477	1.3%	1.8%	0.6%	1.0%	1.3%	1.4%
112	199,289	1.2%	1.7%	0.6%	0.9%	1.2%	1.3%
113	20,482	-2.8%	-2.4%	0.7%	1.0%	-6.6%	-3.4%
114	22,965	-2.9%	-2.5%	0.7%	1.1%	-6.7%	-3.7%
115	19,681	1.3%	1.7%	0.6%	1.0%	1.2%	1.3%
999	431	1.5%	2.1%	0.8%	1.1%	1.5%	1.6%
Total	**10,966,724**	**0.9%**	**1.0%**	**0.5%**	**0.9%**	**0.6%**	**0.8%**

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Base Rates

	Bodily Injury		Property Damage		Medical Benefits		Comprehensive		Collision	
Territory Code	Current Base Rate	Proposed Base Rate	Current Base Rate	Proposed Base Rate	Current Base Rate	Proposed Base Rate	Current Base Rate	Proposed Base Rate	Current Base Rate	Proposed Base Rate
25	187.50	192.40	130.80	133.20	167.80	175.50	124.40	131.10	356.20	391.80
35	187.10	192.00	179.10	182.30	180.90	189.20	99.50	104.90	379.90	417.90
38	213.90	219.50	119.60	121.80	199.90	209.10	179.40	189.10	372.00	409.20
39	192.30	197.30	137.00	139.50	190.40	199.20	141.90	149.60	326.60	359.30
44	184.90	189.70	163.50	166.40	182.50	190.90	88.60	93.40	297.70	327.50
47	213.20	218.70	173.80	176.90	200.30	209.50	193.00	203.40	371.90	409.10
50	163.90	159.80	129.50	125.20	173.30	181.30	162.70	171.50	351.90	367.70
51	179.60	175.10	130.50	126.20	174.80	182.80	162.70	171.50	379.10	396.20
52	173.50	178.00	162.90	165.80	177.00	185.10	151.50	159.70	380.40	418.40
53	190.70	195.70	151.40	154.10	173.30	181.30	148.90	156.90	385.50	424.10
54	182.60	187.30	126.50	128.80	178.90	187.10	168.10	177.20	369.30	406.20
55	197.30	202.40	155.30	158.10	192.50	201.40	147.20	155.10	362.70	399.00
56	189.90	194.80	157.10	159.90	186.90	195.50	145.90	153.80	382.80	421.10
57	144.50	148.30	122.70	118.70	172.50	180.40	119.40	125.80	366.80	401.50
58	157.90	162.00	139.70	142.20	163.60	171.10	118.80	125.20	372.50	409.80
61	160.00	156.00	130.50	119.50	168.20	175.90	179.80	189.50	354.60	370.60
62	209.60	215.00	170.60	173.70	199.10	208.30	148.40	156.40	335.80	369.40
63	181.50	186.20	154.50	157.30	176.60	184.70	147.00	154.90	415.50	457.10
64	156.90	153.00	120.20	119.30	170.40	178.20	123.90	130.60	369.10	365.40
65	214.50	220.10	173.40	176.50	180.70	189.00	90.50	95.40	359.80	395.80
66	172.90	177.40	103.20	105.10	182.20	190.60	121.60	128.20	296.50	326.20
68	213.40	218.90	169.90	173.00	170.70	178.60	101.40	106.90	363.40	399.70
69	208.30	213.70	179.20	182.40	185.20	193.70	97.10	102.30	375.20	412.70
71	157.60	161.70	152.00	150.80	179.90	174.10	92.50	95.10	315.40	346.90
72	172.90	177.40	122.80	125.00	171.10	179.00	134.90	142.20	380.30	418.30
73	146.90	150.70	131.10	133.50	166.30	173.90	159.30	167.90	354.90	390.40
74	218.20	223.90	191.60	195.00	199.10	208.30	137.60	145.00	392.00	431.20
75	181.90	186.60	133.80	136.20	179.10	187.30	153.20	161.50	410.20	451.20
76	142.60	146.30	117.50	119.60	164.60	172.20	117.80	118.00	363.20	359.60
77	186.80	191.70	153.90	156.70	188.00	196.60	146.30	154.20	353.60	389.00
78	213.90	219.50	119.10	121.20	200.10	209.30	145.60	153.50	350.50	385.60
79	216.70	222.30	180.90	184.20	207.80	217.40	73.60	77.60	304.50	335.00
80	209.80	215.30	159.90	162.80	165.70	173.30	74.50	78.50	288.20	317.00
81	230.50	236.50	173.40	176.50	179.60	187.90	70.40	74.20	334.20	367.60
82	167.40	171.80	164.60	167.60	167.70	175.40	71.60	75.50	300.50	330.60
83	214.00	219.60	141.80	144.40	184.40	192.90	144.40	152.20	350.40	385.40
84	186.80	191.70	124.60	126.80	187.20	195.80	176.00	185.50	373.50	410.90
85	151.50	155.40	137.70	140.20	164.70	172.30	141.80	149.50	369.70	406.70
87	160.20	164.40	162.50	165.40	180.80	189.10	92.40	97.40	314.90	346.40
88	187.40	192.30	124.80	127.00	185.80	194.30	195.60	206.20	378.80	416.70
90	246.90	253.30	174.60	177.70	228.20	238.70	102.90	108.50	284.60	313.10
91	157.60	153.60	158.70	161.60	180.50	179.40	92.60	97.60	348.70	345.20
92	183.90	188.70	148.50	151.20	165.10	172.70	156.90	165.40	405.60	446.20
93	155.10	159.10	125.40	118.10	171.40	179.30	119.50	126.00	390.80	397.70
94	159.30	163.40	132.90	135.30	166.30	173.90	175.50	185.00	360.00	396.00
95	222.30	228.10	180.10	183.30	220.40	230.50	173.90	183.30	355.40	390.90
96	183.30	188.10	132.70	135.10	180.90	189.20	161.70	170.40	406.40	447.00
97	171.70	176.20	128.00	130.30	180.30	188.60	141.80	149.50	383.90	422.30
98	192.30	197.30	196.60	200.10	181.80	190.20	101.10	106.60	378.70	416.60
99	186.70	191.60	165.30	168.30	225.70	236.10	146.10	154.00	353.20	388.50
100	213.80	219.40	144.60	147.20	200.10	209.30	141.40	149.00	361.30	397.40
101	238.60	244.80	224.90	228.90	248.30	259.70	85.40	90.00	390.00	429.00
102	221.60	227.40	173.30	176.40	215.30	225.20	101.40	106.90	402.60	442.90
103	279.50	286.80	190.30	193.70	210.50	220.20	97.10	102.30	429.50	472.50
104	150.50	154.40	177.90	181.10	159.20	166.50	66.50	70.10	346.60	381.30
105	173.00	177.50	122.90	125.10	159.50	166.80	129.10	136.10	375.60	413.20
106	204.10	209.40	139.70	142.20	217.70	227.70	105.00	110.70	293.10	322.40
107	231.80	237.80	162.00	164.90	218.50	228.60	91.30	96.20	300.30	330.30
108	270.80	277.80	206.20	209.90	261.90	273.90	92.10	97.10	310.00	341.00
109	274.30	281.40	202.80	206.50	264.40	276.60	110.80	116.80	311.40	342.50
110	228.30	234.20	218.40	222.30	204.90	214.30	85.40	90.00	330.20	363.20
111	238.60	244.80	224.90	228.90	205.60	215.10	80.50	84.80	338.10	371.90
112	193.40	198.40	155.70	158.50	186.90	195.50	100.00	105.40	315.70	347.30
113	196.90	191.90	172.30	157.90	247.70	259.10	137.10	144.50	345.70	361.30
114	230.90	225.10	170.50	156.20	275.10	287.80	149.20	157.30	342.10	357.50
115	307.70	315.70	185.40	188.70	204.60	214.00	97.10	102.30	364.20	400.60
999	340.90	349.80	254.60	259.20	275.10	287.80	195.60	206.20	429.50	472.50

Note: Current Base Rates are based on model year 2006. Proposed Base Rates are based on model year 2008.

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Model Year Factors

Bodily Injury

Model Year	Current Factors	Proposed Factors
2010	1.052	1.025
2009	1.039	1.013
2008	1.026	1.000
2007	1.013	0.987
2006	1.000	0.975
2005	0.987	0.962
2004	0.975	0.950
2003	0.962	0.938
2002	0.949	0.925
2001	0.935	0.911
2000	0.922	0.899
1999	0.909	0.886
1998	0.896	0.873
1997	0.882	0.860
1996	0.869	0.847
1995	0.856	0.834
1994	0.843	0.822
1993	0.843	0.822
1992	0.843	0.822
1991	0.843	0.822
1990	0.843	0.822
1989	0.843	0.822
1988	0.843	0.822
1987	0.843	0.822

Property Damage

Model Year	Current Factors	Proposed Factors
2010	1.036	1.018
2009	1.027	1.009
2008	1.018	1.000
2007	1.009	0.991
2006	1.000	0.982
2005	0.991	0.973
2004	0.982	0.965
2003	0.973	0.956
2002	0.965	0.948
2001	0.956	0.939
2000	0.947	0.930
1999	0.939	0.922
1998	0.930	0.914
1997	0.920	0.904
1996	0.913	0.897
1995	0.904	0.888
1994	0.904	0.888
1993	0.904	0.888
1992	0.904	0.888
1991	0.904	0.888
1990	0.904	0.888
1989	0.904	0.888
1988	0.904	0.888
1987	0.904	0.888

Medical Benefits

Model Year	Current Factors	Proposed Factors
2010	1.092	1.044
2009	1.069	1.022
2008	1.046	1.000
2007	1.023	0.978
2006	1.000	0.956
2005	0.977	0.934
2004	0.954	0.912
2003	0.931	0.890
2002	0.909	0.869
2001	0.886	0.847
2000	0.864	0.826
1999	0.841	0.804
1998	0.818	0.782
1997	0.795	0.760
1996	0.772	0.738
1995	0.772	0.738
1994	0.772	0.738
1993	0.772	0.738
1992	0.772	0.738
1991	0.772	0.738
1990	0.772	0.738
1989	0.772	0.738
1988	0.772	0.738
1987	0.772	0.738

Comprehensive

Model Year	Current Factors	Proposed Factors
2010	1.108	1.051
2009	1.081	1.026
2008	1.054	1.000
2007	1.027	0.974
2006	1.000	0.949
2005	0.973	0.923
2004	0.947	0.898
2003	0.920	0.873
2002	0.894	0.848
2001	0.867	0.823
2000	0.840	0.797
1999	0.813	0.771
1998	0.786	0.746
1997	0.759	0.720
1996	0.733	0.695
1995	0.705	0.669
1994	0.680	0.645
1993	0.652	0.619
1992	0.652	0.619
1991	0.652	0.619
1990	0.652	0.619
1989	0.652	0.619
1988	0.652	0.619
1987	0.652	0.619

Collision

Model Year	Current Factors	Proposed Factors
2010	1.200	1.091
2009	1.150	1.045
2008	1.100	1.000
2007	1.050	0.955
2006	1.000	0.909
2005	0.950	0.864
2004	0.899	0.817
2003	0.849	0.772
2002	0.799	0.726
2001	0.748	0.680
2000	0.698	0.635
1999	0.647	0.588
1998	0.598	0.544
1997	0.548	0.498
1996	0.497	0.452
1995	0.447	0.406
1994	0.397	0.361
1993	0.378	0.344
1992	0.378	0.344
1991	0.378	0.344
1990	0.378	0.344
1989	0.378	0.344
1988	0.378	0.344
1987	0.378	0.344

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Household Composition Factors

Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Current Household Composition Factor	Proposed Household Composition Factor
BI,PD		1	<2	>24	0.98	0.98
BI,PD	Applies	1	2	>24	0.95	0.95
BI,PD	Applies	1	3	>24	0.91	0.91
BI,PD	Applies	1	>3	>24	0.91	0.91
BI,PD		2	<2	>24	1.01	1.01
BI,PD	Applies	2	2	>24	0.98	0.98
BI,PD	Applies	2	3	>24	0.95	0.95
BI,PD	Applies	2	>3	>24	0.91	0.91
BI,PD		3	<2	>24	1.01	1.01
BI,PD	Applies	3	2	>24	1.02	1.02
BI,PD	Applies	3	3	>24	0.98	0.98
BI,PD	Applies	3	>3	>24	0.95	0.95
BI,PD		>3	<2	>24	1.01	1.01
BI,PD	Applies	>3	2	>24	1.02	1.02
BI,PD	Applies	>3	3	>24	1.01	1.01
BI,PD	Applies	>3	>3	>24	0.98	0.98
BI,PD		1	<2	<25	0.98	1.04
BI,PD	Applies	1	2	<25	0.95	0.99
BI,PD	Applies	1	3	<25	0.91	0.96
BI,PD	Applies	1	>3	<25	0.91	0.96
BI,PD		2	<2	<25	1.01	1.05
BI,PD	Applies	2	2	<25	0.98	1.04
BI,PD	Applies	2	3	<25	0.95	0.99
BI,PD	Applies	2	>3	<25	0.91	0.96
BI,PD		3	<2	<25	1.01	1.03
BI,PD	Applies	3	2	<25	1.02	1.05
BI,PD	Applies	3	3	<25	0.98	1.04
BI,PD	Applies	3	>3	<25	0.95	0.99
BI,PD		>3	<2	<25	1.01	1.03
BI,PD	Applies	>3	2	<25	1.02	1.04
BI,PD	Applies	>3	3	<25	1.01	1.05
BI,PD	Applies	>3	>3	<25	0.98	1.04

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Household Composition Factors

Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Current Household Composition Factor	Proposed Household Composition Factor
COLL		1	<2	>24	0.97	0.97
COLL	Applies	1	2	>24	0.97	0.97
COLL	Applies	1	3	>24	0.97	0.97
COLL	Applies	1	>3	>24	0.97	0.97
COLL		2	<2	>24	0.97	0.97
COLL	Applies	2	2	>24	0.97	0.97
COLL	Applies	2	3	>24	0.97	0.97
COLL	Applies	2	>3	>24	0.97	0.97
COLL		3	<2	>24	0.97	0.97
COLL	Applies	3	2	>24	0.97	0.97
COLL	Applies	3	3	>24	0.97	0.97
COLL	Applies	3	>3	>24	0.97	0.97
COLL		>3	<2	>24	0.97	0.97
COLL	Applies	>3	2	>24	0.97	0.97
COLL	Applies	>3	3	>24	0.97	0.97
COLL	Applies	>3	>3	>24	0.97	0.97
COLL		1	<2	<25	0.97	1.04
COLL	Applies	1	2	<25	0.97	1.04
COLL	Applies	1	3	<25	0.97	1.04
COLL	Applies	1	>3	<25	0.97	1.04
COLL		2	<2	<25	0.97	1.04
COLL	Applies	2	2	<25	0.97	1.04
COLL	Applies	2	3	<25	0.97	1.04
COLL	Applies	2	>3	<25	0.97	1.04
COLL		3	<2	<25	0.97	1.04
COLL	Applies	3	2	<25	0.97	1.04
COLL	Applies	3	3	<25	0.97	1.04
COLL	Applies	3	>3	<25	0.97	1.04
COLL		>3	<2	<25	0.97	1.04
COLL	Applies	>3	2	<25	0.97	1.04
COLL	Applies	>3	3	<25	0.97	1.04
COLL	Applies	>3	>3	<25	0.97	1.04

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Arkansas Non-Standard Automobile
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Household Composition Factors

Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Current Household Composition Factor	Proposed Household Composition Factor
COMP		1	<2	>24	0.97	0.97
COMP	Applies	1	2	>24	1.02	1.02
COMP	Applies	1	3	>24	1.02	1.02
COMP	Applies	1	>3	>24	1.02	1.02
COMP		2	<2	>24	0.95	0.95
COMP	Applies	2	2	>24	0.97	0.97
COMP	Applies	2	3	>24	1.02	1.02
COMP	Applies	2	>3	>24	1.02	1.02
COMP		3	<2	>24	0.95	0.95
COMP	Applies	3	2	>24	0.95	0.95
COMP	Applies	3	3	>24	0.97	0.97
COMP	Applies	3	>3	>24	1.02	1.02
COMP		>3	<2	>24	0.95	0.95
COMP	Applies	>3	2	>24	0.95	0.95
COMP	Applies	>3	3	>24	0.95	0.95
COMP	Applies	>3	>3	>24	0.97	0.97
COMP		1	<2	<25	0.97	1.00
COMP	Applies	1	2	<25	1.02	1.05
COMP	Applies	1	3	<25	1.02	1.10
COMP	Applies	1	>3	<25	1.02	1.10
COMP		2	<2	<25	0.95	0.98
COMP	Applies	2	2	<25	0.97	1.00
COMP	Applies	2	3	<25	1.02	1.05
COMP	Applies	2	>3	<25	1.02	1.10
COMP		3	<2	<25	0.95	0.95
COMP	Applies	3	2	<25	0.95	0.98
COMP	Applies	3	3	<25	0.97	1.00
COMP	Applies	3	>3	<25	1.02	1.05
COMP		>3	<2	<25	0.95	0.95
COMP	Applies	>3	2	<25	0.95	0.95
COMP	Applies	>3	3	<25	0.95	0.98
COMP	Applies	>3	>3	<25	0.97	1.00

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Household Composition Factors

Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Current Household Composition Factor	Proposed Household Composition Factor
MDCL		1	<2	>24	0.99	0.99
MDCL	Applies	1	2	>24	0.91	0.91
MDCL	Applies	1	3	>24	0.84	0.84
MDCL	Applies	1	>3	>24	0.84	0.84
MDCL		2	<2	>24	1.09	1.09
MDCL	Applies	2	2	>24	0.99	0.99
MDCL	Applies	2	3	>24	0.91	0.91
MDCL	Applies	2	>3	>24	0.84	0.84
MDCL		3	<2	>24	1.19	1.19
MDCL	Applies	3	2	>24	1.09	1.09
MDCL	Applies	3	3	>24	1.09	1.09
MDCL	Applies	3	>3	>24	0.91	0.91
MDCL		>3	<2	>24	1.19	1.19
MDCL	Applies	>3	2	>24	1.14	1.14
MDCL	Applies	>3	3	>24	1.14	1.14
MDCL	Applies	>3	>3	>24	1.09	1.09
MDCL		1	<2	<25	0.99	1.05
MDCL	Applies	1	2	<25	0.91	0.96
MDCL	Applies	1	3	<25	0.84	0.90
MDCL	Applies	1	>3	<25	0.84	0.90
MDCL		2	<2	<25	1.09	1.12
MDCL	Applies	2	2	<25	0.99	1.05
MDCL	Applies	2	3	<25	0.91	0.96
MDCL	Applies	2	>3	<25	0.84	0.90
MDCL		3	<2	<25	1.19	1.20
MDCL	Applies	3	2	<25	1.09	1.12
MDCL	Applies	3	3	<25	1.09	1.10
MDCL	Applies	3	>3	<25	0.91	0.96
MDCL		>3	<2	<25	1.19	1.20
MDCL	Applies	>3	2	<25	1.14	1.15
MDCL	Applies	>3	3	<25	1.14	1.15
MDCL	Applies	>3	>3	<25	1.09	1.12

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Household Composition Factors

Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Current Household Composition Factor	Proposed Household Composition Factor
BI,PD	Does Not Apply	1	2	>24	0.98	0.98
BI,PD	Does Not Apply	1	3	>24	0.98	0.98
BI,PD	Does Not Apply	1	>3	>24	0.98	0.98
BI,PD	Does Not Apply	2	2	>24	1.01	1.01
BI,PD	Does Not Apply	2	3	>24	1.01	1.01
BI,PD	Does Not Apply	2	>3	>24	1.01	1.01
BI,PD	Does Not Apply	3	2	>24	1.01	1.01
BI,PD	Does Not Apply	3	3	>24	1.01	1.01
BI,PD	Does Not Apply	3	>3	>24	1.01	1.01
BI,PD	Does Not Apply	>3	2	>24	1.01	1.01
BI,PD	Does Not Apply	>3	3	>24	1.01	1.01
BI,PD	Does Not Apply	>3	>3	>24	1.01	1.01
BI,PD	Does Not Apply	1	2	<25	0.98	1.02
BI,PD	Does Not Apply	1	3	<25	0.98	1.03
BI,PD	Does Not Apply	1	>3	<25	0.98	1.03
BI,PD	Does Not Apply	2	2	<25	1.01	1.07
BI,PD	Does Not Apply	2	3	<25	1.01	1.05
BI,PD	Does Not Apply	2	>3	<25	1.01	1.07
BI,PD	Does Not Apply	3	2	<25	1.01	1.04
BI,PD	Does Not Apply	3	3	<25	1.01	1.07
BI,PD	Does Not Apply	3	>3	<25	1.01	1.05
BI,PD	Does Not Apply	>3	2	<25	1.01	1.03
BI,PD	Does Not Apply	>3	3	<25	1.01	1.05
BI,PD	Does Not Apply	>3	>3	<25	1.01	1.07

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Household Composition Factors

Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Current Household Composition Factor	Proposed Household Composition Factor
COLL	Does Not Apply	1	2	>24	0.97	0.97
COLL	Does Not Apply	1	3	>24	0.97	0.97
COLL	Does Not Apply	1	>3	>24	0.97	0.97
COLL	Does Not Apply	2	2	>24	0.97	0.97
COLL	Does Not Apply	2	3	>24	0.97	0.97
COLL	Does Not Apply	2	>3	>24	0.97	0.97
COLL	Does Not Apply	3	2	>24	0.97	0.97
COLL	Does Not Apply	3	3	>24	0.97	0.97
COLL	Does Not Apply	3	>3	>24	0.97	0.97
COLL	Does Not Apply	>3	2	>24	0.97	0.97
COLL	Does Not Apply	>3	3	>24	0.97	0.97
COLL	Does Not Apply	>3	>3	>24	0.97	0.97
COLL	Does Not Apply	1	2	<25	0.97	1.04
COLL	Does Not Apply	1	3	<25	0.97	1.04
COLL	Does Not Apply	1	>3	<25	0.97	1.04
COLL	Does Not Apply	2	2	<25	0.97	1.04
COLL	Does Not Apply	2	3	<25	0.97	1.04
COLL	Does Not Apply	2	>3	<25	0.97	1.04
COLL	Does Not Apply	3	2	<25	0.97	1.04
COLL	Does Not Apply	3	3	<25	0.97	1.04
COLL	Does Not Apply	3	>3	<25	0.97	1.04
COLL	Does Not Apply	>3	2	<25	0.97	1.04
COLL	Does Not Apply	>3	3	<25	0.97	1.04
COLL	Does Not Apply	>3	>3	<25	0.97	1.04

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Household Composition Factors

Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Current Household Composition Factor	Proposed Household Composition Factor
COMP	Does Not Apply	1	2	>24	0.97	0.97
COMP	Does Not Apply	1	3	>24	0.97	0.97
COMP	Does Not Apply	1	>3	>24	0.97	0.97
COMP	Does Not Apply	2	2	>24	0.95	0.95
COMP	Does Not Apply	2	3	>24	0.95	0.95
COMP	Does Not Apply	2	>3	>24	0.95	0.95
COMP	Does Not Apply	3	2	>24	0.95	0.95
COMP	Does Not Apply	3	3	>24	0.95	0.95
COMP	Does Not Apply	3	>3	>24	0.95	0.95
COMP	Does Not Apply	>3	2	>24	0.95	0.95
COMP	Does Not Apply	>3	3	>24	0.95	0.95
COMP	Does Not Apply	>3	>3	>24	0.95	0.95
COMP	Does Not Apply	1	2	<25	0.97	1.00
COMP	Does Not Apply	1	3	<25	0.97	1.05
COMP	Does Not Apply	1	>3	<25	0.97	1.05
COMP	Does Not Apply	2	2	<25	0.95	0.98
COMP	Does Not Apply	2	3	<25	0.95	0.98
COMP	Does Not Apply	2	>3	<25	0.95	1.02
COMP	Does Not Apply	3	2	<25	0.95	0.98
COMP	Does Not Apply	3	3	<25	0.95	0.98
COMP	Does Not Apply	3	>3	<25	0.95	0.98
COMP	Does Not Apply	>3	2	<25	0.95	0.95
COMP	Does Not Apply	>3	3	<25	0.95	0.98
COMP	Does Not Apply	>3	>3	<25	0.95	0.98

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Household Composition Factors

Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Current Household Composition Factor	Proposed Household Composition Factor
MDCL	Does Not Apply	1	2	>24	0.99	0.99
MDCL	Does Not Apply	1	3	>24	0.99	0.99
MDCL	Does Not Apply	1	>3	>24	0.99	0.99
MDCL	Does Not Apply	2	2	>24	1.09	1.09
MDCL	Does Not Apply	2	3	>24	1.09	1.09
MDCL	Does Not Apply	2	>3	>24	1.09	1.09
MDCL	Does Not Apply	3	2	>24	1.19	1.19
MDCL	Does Not Apply	3	3	>24	1.19	1.19
MDCL	Does Not Apply	3	>3	>24	1.19	1.19
MDCL	Does Not Apply	>3	2	>24	1.19	1.19
MDCL	Does Not Apply	>3	3	>24	1.19	1.19
MDCL	Does Not Apply	>3	>3	>24	1.19	1.19
MDCL	Does Not Apply	1	2	<25	0.99	1.04
MDCL	Does Not Apply	1	3	<25	0.99	1.06
MDCL	Does Not Apply	1	>3	<25	0.99	1.06
MDCL	Does Not Apply	2	2	<25	1.09	1.16
MDCL	Does Not Apply	2	3	<25	1.09	1.15
MDCL	Does Not Apply	2	>3	<25	1.09	1.17
MDCL	Does Not Apply	3	2	<25	1.19	1.22
MDCL	Does Not Apply	3	3	<25	1.19	1.20
MDCL	Does Not Apply	3	>3	<25	1.19	1.26
MDCL	Does Not Apply	>3	2	<25	1.19	1.20
MDCL	Does Not Apply	>3	3	<25	1.19	1.20
MDCL	Does Not Apply	>3	>3	<25	1.19	1.22

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Components of Change

Coverage	Base Rate	Model Year	Household Composition	Combined Change
Bodily Injury	2.0%	-2.5%	1.5%	0.9%
Property Damage	0.9%	-1.8%	1.5%	0.6%
Medical Benefits	4.4%	-4.4%	1.1%	0.9%
Comprehensive	5.1%	-5.1%	0.8%	0.5%
Collision	8.8%	-9.1%	2.1%	1.0%

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