

Filing at a Glance

Company: Nationwide Assurance Company
Product Name: AR NSA Eff. 8/15/07 NAC
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto
(PPA)
Filing Type: Rate

SERFF Tr Num: NTWP-125197593 State: Arkansas
SERFF Status: Closed State Tr Num: AR-PC-07-025016
Co Tr Num: State Status:

Co Status: Reviewer(s): Michelle Fahey, Alexa
Grissom, Betty Montesi

Author: Lisa Livengood Disposition Date: 07-16-2007

Date Submitted: 06-08-2007 Disposition Status: Filed

Effective Date Requested (New): 08-15-2007

Effective Date (New): 08-15-2007

Effective Date Requested (Renewal): 08-15-2007

Effective Date (Renewal):

General Information

Project Name: AR NSA Eff. 8/15/07 NAC

Status of Filing in Domicile: Not Filed

Project Number: 07NSA-4171AR-LL

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07-16-2007

State Status Changed: 06-08-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Please find herein a filing memorandum and supporting exhibits pertaining to a premium level decrease of 1.5 percent for Non-Standard Automobile policies written in the Nationwide Assurance Company. The effective date for this filing is August 15, 2007.

Company and Contact

Filing Contact Information

Lisa Livengood, State Filings Specialist
One Nationwide Plaza
Columbus, OH 43215

livengl1@nationwide.com
(614) 249-4943 [Phone]
(614) 249-3885[FAX]

Filing Company Information

Nationwide Assurance Company
One Nationwide Plaza

CoCode: 10723
Group Code: 140

State of Domicile: Wisconsin
Company Type: Property and
Casualty

Columbus, OH 43215
(614) 249-7022 ext. [Phone]

Group Name: Nationwide Insurance State ID Number:
FEIN Number: 95-0639970

Created by SERFF on 07-16-2007 03:51 PM

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 1 rate revision x \$100 = \$100
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Assurance Company	\$100.00	06-08-2007	14068271

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07-16-2007	07-16-2007

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	06-19-2007	07-12-2007

Response Letters

Responded By	Created On	Date Submitted
Lisa Livengood	07-13-2007	07-13-2007
Lisa Livengood	06-15-2007	06-15-2007

Disposition

Disposition Date: 07-16-2007

Effective Date (New): 08-15-2007

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	-1.500%	\$-193,100	7,777	\$12,852,304	0.000%	-36.800%	0.000%

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Supporting Documentation	Filed	Yes
Supporting Document	Additional Forms	Filed	Yes
Supporting Document	Revised APCS Form	Filed	Yes
Rate	Change Report	Filed	Yes
Rate	Marked-Up Rate Manual	Filed	Yes
Rate	Rate Manual	Filed	Yes

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06-19-2007

Submitted Date 07-12-2007

Dear Lisa Livengood,

This will acknowledge receipt of the captioned filing.

Please amend the APCS by inserting the numerical amounts. Additionally, please do not alter the form.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 07-13-2007

Submitted Date 07-13-2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Per your 7/12/07 request.

Supporting Document Schedule Item Changes

Satisfied -Name: Revised APCS Form

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule Item Changes

Sincerely,

Lisa Livengood

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06-14-2007

Submitted Date 06-14-2007

Dear Lisa Livengood,

This will acknowledge receipt of the captioned filing.

Please provide us with a range for the good student discount.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 06-15-2007

Submitted Date 06-15-2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: The range for Good Student Discount is 0 - 1%.

No Supporting Documents have changed.

No Form Schedule items changed.

No Rate/Rule Schedule Item Changes

Sincerely,

Lisa Livengood

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	2.900%
Effective Date of Last Rate Revision:	03-15-2007
Filing Method of Last Filing:	File & Use

Company Rate Information

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	-1.500%	\$-193,100	7,777	\$12,852,304	0.000%	-36.800%	3.000%

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Change Report		New		NSAR_7353_pfp_chng_rpt.pdf
Filed	Marked-Up Rate Manual		New		NSAR081507 Marked Up.pdf
Filed	Rate Manual		Replacement	07NSA-3908AR-LL	NSAR081507_7353_final.pdf

Arkansas Non-Standard Automobile
 Nationwide Assurance-Colonial Company
 Rate Review: 7353 Effective: Aug 15, 2007

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: 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](#)

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

NS03TA01: COMP Base Rate **

Renewal Effective Date: AUG-15-2007

* Territory	New: Base Rate	Old: Base Rate
25	124.40	124.40
35	99.50	99.50
38	179.40	179.40
39	141.90	141.90
44	88.60	88.60
47	193.00	193.00
50	162.70	162.70
51	162.70	162.70
52	151.50	151.50
53	148.90	148.90
54	168.10	168.10
55	147.20	147.20
56	145.90	145.90
57	119.40	119.40
58	118.80	118.80
61	179.80	179.80
62	148.40	148.40
63	147.00	147.00
64	123.90	123.90
C 65	90.50	95.30
C 66	121.60	143.10
68	101.40	101.40
69	97.10	97.10
71	92.50	92.50
72	134.90	134.90
73	159.30	159.30
74	137.60	137.60
75	153.20	153.20
76	117.80	117.80
77	146.30	146.30
78	145.60	145.60
C 79	73.60	77.50
80	74.50	74.50
C 81	70.40	85.80
82	71.60	71.60
83	144.40	144.40
84	176.00	176.00
85	141.80	141.80
87	92.40	92.40
88	195.60	195.60
C 90	102.90	121.10
91	92.60	92.60
92	156.90	156.90
93	119.50	119.50

* Territory	New: Base Rate	Old: Base Rate
94	175.50	175.50
95	173.90	173.90
96	161.70	161.70
97	141.80	141.80
98	101.10	101.10
99	146.10	146.10
100	141.40	141.40
101	85.40	85.40
102	101.40	101.40
103	97.10	97.10
104	66.50	66.50
105	129.10	129.10
C 106	105.00	131.20
C 107	91.30	114.10
C 108	92.10	108.40
C 109	110.80	130.40
110	85.40	85.40
111	80.50	80.50
112	100.00	100.00
113	137.10	137.10
114	149.20	149.20
115	97.10	97.10
999	195.60	195.60

Rate Symbol 10; Model Year 2006

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

NS03TA02: COLL Base Rate **

Renewal Effective Date: AUG-15-2007

* Territory	New: Base Rate	Old: Base Rate
25	356.20	356.20
35	379.90	379.90
38	372.00	372.00
39	326.60	326.60
44	297.70	297.70
47	371.90	371.90
50	351.90	351.90
51	379.10	379.10
52	380.40	380.40
53	385.50	385.50
54	369.30	369.30
55	362.70	362.70
56	382.80	382.80
57	366.80	366.80
58	372.50	372.50
61	354.60	354.60
62	335.80	335.80
63	415.50	415.50
64	369.10	369.10
C 65	359.80	378.70
C 66	296.50	348.80
68	363.40	363.40
69	375.20	375.20
71	315.40	315.40
72	380.30	380.30
73	354.90	354.90
74	392.00	392.00
75	410.20	410.20
76	363.20	363.20

* Territory	New: Base Rate	Old: Base Rate
77	353.60	353.60
78	350.50	350.50
C 79	304.50	320.50
80	288.20	288.20
C 81	334.20	407.60
82	300.50	300.50
83	350.40	350.40
84	373.50	373.50
85	369.70	369.70
87	314.90	314.90
88	378.80	378.80
C 90	284.60	334.80
91	348.70	348.70
92	405.60	405.60
93	390.80	390.80
94	360.00	360.00
95	355.40	355.40
96	406.40	406.40
97	383.90	383.90
98	378.70	378.70
99	353.20	353.20
100	361.30	361.30
101	390.00	390.00
102	402.60	402.60
103	429.50	429.50
104	346.60	346.60
105	375.60	375.60
C 106	293.10	366.40
C 107	300.30	375.40
C 108	310.00	364.70
C 109	311.40	366.40
110	330.20	330.20
111	338.10	338.10
112	315.70	315.70
113	345.70	345.70
114	342.10	342.10
115	364.20	364.20
999	429.50	429.50

Rate Symbol 10; Model Year 2006

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

NS03TA03: BI Base Rate **

Renewal Effective Date: AUG-15-2007

* Territory	New: Base Rate	Old: Base Rate
25	187.50	187.50
35	187.10	187.10
38	213.90	213.90
39	192.30	192.30
44	184.90	184.90
47	213.20	213.20
50	163.90	163.90
51	179.60	179.60
52	173.50	173.50
53	190.70	190.70
54	182.60	182.60
55	197.30	197.30
56	189.90	189.90
57	144.50	144.50

* Territory	New: Base Rate	Old: Base Rate
58	157.90	157.90
61	160.00	160.00
62	209.60	209.60
63	181.50	181.50
64	156.90	156.90
C 65	214.50	223.40
C 66	172.90	213.40
68	213.40	213.40
69	208.30	208.30
71	157.60	157.60
72	172.90	172.90
73	146.90	146.90
74	218.20	218.20
75	181.90	181.90
76	142.60	142.60
77	186.80	186.80
78	213.90	213.90
C 79	216.70	238.10
80	209.80	209.80
C 81	230.50	253.30
82	167.40	167.40
83	214.00	214.00
84	186.80	186.80
85	151.50	151.50
87	160.20	160.20
88	187.40	187.40
C 90	246.90	304.80
91	157.60	157.60
92	183.90	183.90
93	155.10	155.10
94	159.30	159.30
95	222.30	222.30
96	183.30	183.30
97	171.70	171.70
98	192.30	192.30
99	186.70	186.70
100	213.80	213.80
101	238.60	238.60
102	221.60	221.60
103	279.50	279.50
104	150.50	150.50
105	173.00	173.00
C 106	204.10	340.20
C 107	231.80	340.90
C 108	270.80	334.30
C 109	274.30	338.70
110	228.30	228.30
111	238.60	238.60
112	193.40	193.40
113	196.90	196.90
114	230.90	230.90
115	307.70	307.70
999	340.90	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 **
Renewal Effective Date: AUG-15-2007

* Territory	New: Base Rate	Old: Base Rate
25	130.80	130.80
35	179.10	179.10
38	119.60	119.60
39	137.00	137.00
44	163.50	163.50
47	173.80	173.80
50	129.50	129.50
51	130.50	130.50
52	162.90	162.90
53	151.40	151.40
54	126.50	126.50
55	155.30	155.30
56	157.10	157.10
57	122.70	122.70
58	139.70	139.70
61	130.50	130.50
62	170.60	170.60
63	154.50	154.50
64	120.20	120.20
C 65	173.40	180.60
C 66	103.20	127.40
68	169.90	169.90
69	179.20	179.20
71	152.00	152.00
72	122.80	122.80
73	131.10	131.10
74	191.60	191.60
75	133.80	133.80
76	117.50	117.50
77	153.90	153.90
78	119.10	119.10
C 79	180.90	198.80
80	159.90	159.90
C 81	173.40	190.50
82	164.60	164.60
83	141.80	141.80
84	124.60	124.60
85	137.70	137.70
87	162.50	162.50
88	124.80	124.80
C 90	174.60	215.60
91	158.70	158.70
92	148.50	148.50
93	125.40	125.40
94	132.90	132.90
95	180.10	180.10
96	132.70	132.70
97	128.00	128.00
98	196.60	196.60
99	165.30	165.30
100	144.60	144.60
101	224.90	224.90
102	173.30	173.30
103	190.30	190.30
104	177.90	177.90
105	122.90	122.90
C 106	139.70	232.90
C 107	162.00	238.30

* Territory	New: Base Rate	Old: Base Rate
C 108	206.20	254.60
C 109	202.80	250.40
110	218.40	218.40
111	224.90	224.90
112	155.70	155.70
113	172.30	172.30
114	170.50	170.50
115	185.40	185.40
999	254.60	254.60

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 **

Renewal Effective Date: AUG-15-2007

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2010	1.108	0.000
A 2009	1.081	0.000
2008	1.054	1.054
2007	1.027	1.027
2006	1.000	1.000
2005	0.973	0.973
2004	0.947	0.947
2003	0.920	0.920
2002	0.894	0.894
2001	0.867	0.867
2000	0.840	0.840
1999	0.813	0.813
1998	0.786	0.786
1997	0.759	0.759
1996	0.733	0.733
1995	0.705	0.705
1994	0.680	0.680
1993	0.652	0.652
1992	0.652	0.652
1991	0.652	0.652
1990	0.652	0.652
1989	0.652	0.652
1988	0.652	0.652
<1988	0.652	0.652

NS03TC12: COLL Vehicle Model Year Factor **

Renewal Effective Date: AUG-15-2007

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2010	1.200	0.000
A 2009	1.150	0.000
2008	1.100	1.100
2007	1.050	1.050
2006	1.000	1.000
2005	0.950	0.950
2004	0.899	0.899
2003	0.849	0.849
2002	0.799	0.799
2001	0.748	0.748
2000	0.698	0.698
1999	0.647	0.647
1998	0.598	0.598
1997	0.548	0.548

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
1996	0.497	0.497
1995	0.447	0.447
1994	0.397	0.397
1993	0.378	0.378
1992	0.378	0.378
1991	0.378	0.378
1990	0.378	0.378
1989	0.378	0.378
1988	0.378	0.378
<1988	0.378	0.378

NS03TC13: BI Vehicle Model Year Factor **

Renewal Effective Date: AUG-15-2007

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2010	1.052	0.000
A 2009	1.039	0.000
2008	1.026	1.026
2007	1.013	1.013
2006	1.000	1.000
2005	0.987	0.987
2004	0.975	0.975
2003	0.962	0.962
2002	0.949	0.949
2001	0.935	0.935
2000	0.922	0.922
1999	0.909	0.909
1998	0.896	0.896
1997	0.882	0.882
1996	0.869	0.869
1995	0.856	0.856
1994	0.843	0.843
1993	0.843	0.843
1992	0.843	0.843
1991	0.843	0.843
1990	0.843	0.843
1989	0.843	0.843
1988	0.843	0.843
<1988	0.843	0.843

NS03TC14: PD Vehicle Model Year Factor **

Renewal Effective Date: AUG-15-2007

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2010	1.036	0.000
A 2009	1.027	0.000
2008	1.018	1.018
2007	1.009	1.009
2006	1.000	1.000
2005	0.991	0.991
2004	0.982	0.982
2003	0.973	0.973
2002	0.965	0.965
2001	0.956	0.956
2000	0.947	0.947
1999	0.939	0.939
1998	0.930	0.930
1997	0.920	0.920

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
1996	0.913	0.913
1995	0.904	0.904
1994	0.904	0.904
1993	0.904	0.904
1992	0.904	0.904
1991	0.904	0.904
1990	0.904	0.904
1989	0.904	0.904
1988	0.904	0.904
<1988	0.904	0.904

NS03TC15: MDCL Vehicle Model Year Factor **

Renewal Effective Date: AUG-15-2007

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2010	1.092	0.000
A 2009	1.069	0.000
2008	1.046	1.046
2007	1.023	1.023
2006	1.000	1.000
2005	0.977	0.977
2004	0.954	0.954
2003	0.931	0.931
2002	0.909	0.909
2001	0.886	0.886
2000	0.864	0.864
1999	0.841	0.841
1998	0.818	0.818
1997	0.795	0.795
1996	0.772	0.772
1995	0.772	0.772
1994	0.772	0.772
1993	0.772	0.772
1992	0.772	0.772
1991	0.772	0.772
1990	0.772	0.772
1989	0.772	0.772
1988	0.772	0.772
<1988	0.772	0.772

ARKANSAS NONSTANDARD AUTOMOBILE RATING MANUAL

NATIONWIDE ASSURANCE COMPANY

Effective – August 15, 2007

Deleted: April 1, 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.

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.

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.)

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.

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

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](#)

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:

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. 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.

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](#)

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](#)

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

- (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](#)

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

- 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

- 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.

MAJOR VIOLATION POINTS

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

DRIVING WHILE INTOXICATED (DWI) VIOLATION 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](#)

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](#)

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

- 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

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](#)

BASE RATES**Eff. ~~8-15-07~~

Deleted: 3/15/07

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. ~~8-15-07~~

Deleted: 3-15-06

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**](#)

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](#)

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

		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

		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

		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

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

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 if the OEM Loss Settlement Endorsement is also purchased.

[Rating Chart](#)

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](#)

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](#)

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.

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](#)

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 prorated premium on the basis of rates in effect at the time of changes.
2. All other changes — Collect or refund prorated 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 prorated 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.

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 than \$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.

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.

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

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						

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

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

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

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			

CALCULATIONS, QUICK REFERENCES, & CHARTS

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**ARKANSAS
NONSTANDARD
AUTOMOBILE
RATING
MANUAL**

NATIONWIDE ASSURANCE COMPANY

Effective – 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.

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.

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.)

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.

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

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](#)**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:

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. 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.
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](#)

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](#)

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

- (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](#)

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
 - 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
- 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.

MAJOR VIOLATION POINTS

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

DRIVING WHILE INTOXICATED (DWI) VIOLATION 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](#)

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](#)

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
- 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 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](#)

BASE RATES***Eff. 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. 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**](#)

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](#)

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
		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
		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, 72916-72919	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

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

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](#)

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](#)

ANTIQUÉ 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](#)

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.

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](#)

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 prorated premium on the basis of rates in effect at the time of changes.
2. All other changes — Collect or refund prorated 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 prorated 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.

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 than \$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.

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.

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

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						

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

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

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

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			

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

Renewal 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

Renewal Effective Date: DEC-13-2002

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

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

Renewal 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

Renewal 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)	

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

CALCULATION PPA PROPERTY DAMAGE ADF Individual Coverage Driver Factor

NS03PPAPD5941

Renewal 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

Renewal 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	

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

Renewal 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

Renewal 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

Renewal 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

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

Renewal 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

Renewal 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

Renewal 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	

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

**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

Renewal 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	

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

Renewal 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

Renewal 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

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

Renewal 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

Renewal 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)	

CALCULATION AC PROPERTY DAMAGE ADF Individual Coverage Driver Factor

NS03ANTQPD5935

Renewal 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

Renewal 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	

PRIVATE PASSENGER PPA
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
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

Renewal 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

Renewal Effective Date: SEP-27-2006

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

Renewal 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

Renewal 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)	

CALCULATION PPA COMPREHENSIVE Coverage Premium

NS03PPACOMP1482

Renewal 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

NS03PPALO110271

Renewal 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)	

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

CALCULATION PPA LOSS OF USE Coverage Premium

NS03PPALOU1485

Renewal 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

Renewal 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)	

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)	

CALCULATION PPA PROPERTY DAMAGE Coverage Premium

NS03PPAPD1488

Renewal 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

Renewal 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 PPA UNDERINSURED MOTORISTS - BODILY INJURY Coverage Premium

NS03PPAUIMBI5698

Renewal 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

Renewal 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)	

CALCULATION PPA UNINSURED MOTORISTS - PROPERTY DAMAGE Coverage Premium

NS03PPAUMPD10370

Renewal 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

Renewal 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	

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

Renewal 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

Renewal 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)	

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

Renewal 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

Renewal 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)	

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

CALCULATION MC LOSS OF INCOME BENEFITS Coverage Premium

NS03MOCYLOI10232

Renewal 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

Renewal 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

Renewal 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

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

Renewal 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)	

CALCULATION MC UNINSURED MOTORISTS - BODILY INJURY Coverage Premium

NS03MOCYUMBI9636

Renewal 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

Renewal 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)	

**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

Renewal 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

Renewal 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

Renewal 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

NS03RVMDC10290

Renewal Effective Date: MAR-15-2004

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

Renewal 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

Renewal 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)	

CALCULATION RV UNINSURED MOTORISTS - BODILY INJURY Coverage Premium

NS03RVUMBI1563

Renewal 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

Renewal 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)	

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

Renewal 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

Renewal 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)	

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

Renewal 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)	

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

Renewal 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

Renewal 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

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

Renewal 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

Renewal 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)	

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)	

CALCULATION MH COMPREHENSIVE Coverage Premium

NS03MOHMCOMP1875

Renewal 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

Renewal 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

Renewal 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 MH MEDICAL BENEFITS Coverage Premium

NS03MOHMMDCL10313

Renewal 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)	

CALCULATION MH PROPERTY DAMAGE Coverage Premium

NS03MOHMPD1880

Renewal 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

Renewal 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

Renewal 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 MH UNDERINSURED MOTORISTS - BODILY INJURY Coverage Premium

NS03MOHMUIMBI9640

Renewal 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

Renewal 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)	

CALCULATION MH UNINSURED MOTORISTS - PROPERTY DAMAGE Coverage Premium

NS03MOHMUMPD10310

Renewal 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

Renewal 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

Renewal 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 Home and Car Discount Factor

NS03PPAPLCY2882

Renewal 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

Step	Description	Chart Name
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	

**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

Renewal 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

Renewal 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

Renewal Effective Date: MAR-15-2004

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

Renewal 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)	

CALCULATION NNO PROPERTY DAMAGE Coverage Premium

NS03NNOPD1888

Renewal 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)	

Step	Description	Chart Name
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

Renewal 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

Renewal 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
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

Renewal 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)	

ANTIQUE and CLASSICS AC
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
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

Renewal 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

Renewal Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD03
4.	Determine Paid In Full Discount Factor	NS03TI80

Step	Description	Chart Name
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

Renewal 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

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

CALCULATION AC COLLISION Coverage Premium

NS03ANTQCOLL1466

Renewal 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

NS03ANTQCOMP1467

Renewal 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	

CALCULATION AC LOSS OF INCOME BENEFITS Coverage Premium

NS03ANTQLOI10354

Renewal 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

Renewal 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

Renewal 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	

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	

CALCULATION AC PROPERTY DAMAGE Coverage Premium

NS03ANTQPD1472

Renewal 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	

CALCULATION AC TOWING AND LABOR Coverage Premium

NS03ANTQTL9570

Renewal 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

Renewal 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	

CALCULATION AC UNINSURED MOTORISTS - BODILY INJURY Coverage Premium

NS03ANTQUMBI9571

Renewal 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

Renewal 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

Renewal Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Result Multi Policy Flag = Home and Car Discount Code	

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	

QUICK REFERENCE

	PLCY
Matrix Rating Sub Tier Number	X

CALCULATION Matrix Tier

NS03PPAPLCY6870

Renewal 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 **

Renewal Effective Date: AUG-15-2007

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	124.40	35	99.50	38	179.40
39	141.90	44	88.60	47	193.00
50	162.70	51	162.70	52	151.50
53	148.90	54	168.10	55	147.20
56	145.90	57	119.40	58	118.80
61	179.80	62	148.40	63	147.00
64	123.90	65	90.50	66	121.60
68	101.40	69	97.10	71	92.50
72	134.90	73	159.30	74	137.60
75	153.20	76	117.80	77	146.30
78	145.60	79	73.60	80	74.50
81	70.40	82	71.60	83	144.40
84	176.00	85	141.80	87	92.40
88	195.60	90	102.90	91	92.60
92	156.90	93	119.50	94	175.50

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
95	173.90	96	161.70	97	141.80
98	101.10	99	146.10	100	141.40
101	85.40	102	101.40	103	97.10
104	66.50	105	129.10	106	105.00
107	91.30	108	92.10	109	110.80
110	85.40	111	80.50	112	100.00
113	137.10	114	149.20	115	97.10
999	195.60				

Rate Symbol 10; Model Year 2006

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

NS03TA02: COLL Base Rate **

Renewal Effective Date: AUG-15-2007

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	356.20	35	379.90	38	372.00
39	326.60	44	297.70	47	371.90
50	351.90	51	379.10	52	380.40
53	385.50	54	369.30	55	362.70
56	382.80	57	366.80	58	372.50
61	354.60	62	335.80	63	415.50
64	369.10	65	359.80	66	296.50
68	363.40	69	375.20	71	315.40
72	380.30	73	354.90	74	392.00
75	410.20	76	363.20	77	353.60
78	350.50	79	304.50	80	288.20
81	334.20	82	300.50	83	350.40
84	373.50	85	369.70	87	314.90
88	378.80	90	284.60	91	348.70
92	405.60	93	390.80	94	360.00
95	355.40	96	406.40	97	383.90
98	378.70	99	353.20	100	361.30
101	390.00	102	402.60	103	429.50
104	346.60	105	375.60	106	293.10
107	300.30	108	310.00	109	311.40
110	330.20	111	338.10	112	315.70
113	345.70	114	342.10	115	364.20
999	429.50				

Rate Symbol 10; Model Year 2006

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

NS03TA03: BI Base Rate **

Renewal Effective Date: AUG-15-2007

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	187.50	35	187.10	38	213.90
39	192.30	44	184.90	47	213.20
50	163.90	51	179.60	52	173.50
53	190.70	54	182.60	55	197.30

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
56	189.90	57	144.50	58	157.90
61	160.00	62	209.60	63	181.50
64	156.90	65	214.50	66	172.90
68	213.40	69	208.30	71	157.60
72	172.90	73	146.90	74	218.20
75	181.90	76	142.60	77	186.80
78	213.90	79	216.70	80	209.80
81	230.50	82	167.40	83	214.00
84	186.80	85	151.50	87	160.20
88	187.40	90	246.90	91	157.60
92	183.90	93	155.10	94	159.30
95	222.30	96	183.30	97	171.70
98	192.30	99	186.70	100	213.80
101	238.60	102	221.60	103	279.50
104	150.50	105	173.00	106	204.10
107	231.80	108	270.80	109	274.30
110	228.30	111	238.60	112	193.40
113	196.90	114	230.90	115	307.70
999	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 **

Renewal Effective Date: AUG-15-2007

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	130.80	35	179.10	38	119.60
39	137.00	44	163.50	47	173.80
50	129.50	51	130.50	52	162.90
53	151.40	54	126.50	55	155.30
56	157.10	57	122.70	58	139.70
61	130.50	62	170.60	63	154.50
64	120.20	65	173.40	66	103.20
68	169.90	69	179.20	71	152.00
72	122.80	73	131.10	74	191.60
75	133.80	76	117.50	77	153.90
78	119.10	79	180.90	80	159.90
81	173.40	82	164.60	83	141.80
84	124.60	85	137.70	87	162.50
88	124.80	90	174.60	91	158.70
92	148.50	93	125.40	94	132.90
95	180.10	96	132.70	97	128.00
98	196.60	99	165.30	100	144.60
101	224.90	102	173.30	103	190.30
104	177.90	105	122.90	106	139.70
107	162.00	108	206.20	109	202.80
110	218.40	111	224.90	112	155.70
113	172.30	114	170.50	115	185.40
999	254.60				

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

NS03TA07: UMBI Base Rate

Renewal 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

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

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

Renewal 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

Renewal 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

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

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

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

Renewal 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

Renewal 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

Renewal 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

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 = \$6,001-7,500 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 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

Renewal 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
SUPL-PICKUP-CAMPER-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				
	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

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 = \$6,001-7,500 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

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

Renewal Effective Date: MAR-15-2007

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	167.80	35	180.90	38	199.90
39	190.40	44	182.50	47	200.30
50	173.30	51	174.80	52	177.00
53	173.30	54	178.90	55	192.50
56	186.90	57	172.50	58	163.60
61	168.20	62	199.10	63	176.60
64	170.40	65	180.70	66	182.20
68	170.70	69	185.20	71	179.90
72	171.10	73	166.30	74	199.10
75	179.10	76	164.60	77	188.00
78	200.10	79	207.80	80	165.70
81	179.60	82	167.70	83	184.40
84	187.20	85	164.70	87	180.80
88	185.80	90	228.20	91	180.50
92	165.10	93	171.40	94	166.30
95	220.40	96	180.90	97	180.30
98	181.80	99	225.70	100	200.10
101	248.30	102	215.30	103	210.50
104	159.20	105	159.50	106	217.70
107	218.50	108	261.90	109	264.40
110	204.90	111	205.60	112	186.90
113	247.70	114	275.10	115	204.60
999	275.10				

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

NS03TA37: LOI Base Rate

Renewal Effective Date: SEP-15-2004

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30				

NS03TA41: AD Base Rate

Renewal Effective Date: SEP-15-2004

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90				

NS03TA51: TL Base Rate

Renewal 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

Renewal 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

Renewal 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

Renewal 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

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

Renewal 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

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

Renewal 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

Renewal 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

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

Renewal 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	

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

Renewal 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

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

Renewal 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			

NS03TB06: COLL Rate Symbol Factor

Renewal 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

Renewal 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

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

Renewal 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

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

Renewal 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

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 **

Renewal Effective Date: AUG-15-2007

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2010	1.108	2009	1.081	2008	1.054
2007	1.027	2006	1.000	2005	0.973
2004	0.947	2003	0.920	2002	0.894
2001	0.867	2000	0.840	1999	0.813
1998	0.786	1997	0.759	1996	0.733
1995	0.705	1994	0.680	1993	0.652
1992	0.652	1991	0.652	1990	0.652
1989	0.652	1988	0.652	<1988	0.652

For model years not displayed in the rate manual, an additive factor of 0.027 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 **

Renewal Effective Date: AUG-15-2007

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2010	1.200	2009	1.150	2008	1.100
2007	1.050	2006	1.000	2005	0.950
2004	0.899	2003	0.849	2002	0.799
2001	0.748	2000	0.698	1999	0.647
1998	0.598	1997	0.548	1996	0.497
1995	0.447	1994	0.397	1993	0.378
1992	0.378	1991	0.378	1990	0.378
1989	0.378	1988	0.378	<1988	0.378

For model years not displayed in the rate manual, an additive factor of 0.050 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 **

Renewal Effective Date: AUG-15-2007

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2010	1.052	2009	1.039	2008	1.026
2007	1.013	2006	1.000	2005	0.987
2004	0.975	2003	0.962	2002	0.949
2001	0.935	2000	0.922	1999	0.909
1998	0.896	1997	0.882	1996	0.869
1995	0.856	1994	0.843	1993	0.843
1992	0.843	1991	0.843	1990	0.843
1989	0.843	1988	0.843	<1988	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 **

Renewal Effective Date: AUG-15-2007

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

Renewal Effective Date: AUG-15-2007

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2010	1.092	2009	1.069	2008	1.046

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2007	1.023	2006	1.000	2005	0.977
2004	0.954	2003	0.931	2002	0.909
2001	0.886	2000	0.864	1999	0.841
1998	0.818	1997	0.795	1996	0.772
1995	0.772	1994	0.772	1993	0.772
1992	0.772	1991	0.772	1990	0.772
1989	0.772	1988	0.772	<1988	0.772

For model years not displayed in the rate manual, an additive factor of 0.023 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

Renewal 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

Renewal 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

Renewal 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

Renewal 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

Renewal 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				

NS03TD01: COMP Limit/Deductible Factor

Renewal 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

Renewal 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

Renewal 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

Renewal 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

Renewal 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

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

Renewal 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

Renewal 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

Renewal 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

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

Renewal 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

Renewal 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

Renewal 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

NS03TE24: PLCY Rate Factor

Renewal 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

Renewal 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

Renewal 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

Renewal 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

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

Renewal 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

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

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

Renewal 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

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

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

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

Renewal 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

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

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

Renewal 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
	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

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

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

Renewal 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

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

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

Renewal Effective Date: SEP-15-2006

Sub-chart - High Level	Coverage
MP	MDCL
BI,COLL,PD	BI, COLL, PD
COMP	COMP

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

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

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

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

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

Renewal 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 Accident 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
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
Time Since Last Accident 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	

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

Renewal 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

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

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

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

Renewal 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

Renewal Effective Date: DEC-13-2002

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

Renewal 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

Renewal 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	Inexperienced	1.00	>18	Inexperienced	1.40
0-18	Inexperienced	1.00	>18	Inexperienced	1.40
	Experienced	1.00			

NS03TF78: PLCY Coverage Expense Fee

Renewal 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

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

Renewal 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

Renewal 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

Renewal Effective Date: DEC-13-2002

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

Renewal 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

Renewal 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

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
	Inexperienced			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.95

NS03TI80: PLCY Paid In Full Discount Factor

Renewal 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

Renewal 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

Renewal 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

Renewal Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.50	>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

Renewal 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

Renewal 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

Renewal 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

Renewal 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

Renewal 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.

NS03TI91: BI Engine Size Percent

Renewal 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

Renewal 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

Renewal 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

Renewal Effective Date: MAR-15-2007

Sub-chart - High Level	Coverage
Comp	COMP
UMBI, UMPD	UIMBI, UMBI, UMPD
MP	MDCL

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	

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

Renewal 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

Renewal 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

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

Renewal Effective Date: SEP-15-2005

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

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	0.98
BI, PD	Applies	1	2	<25	0.95
BI, PD	Applies	1	3	<25	0.91
BI, PD	Applies	1	>3	<25	0.91
BI, PD		2	<2	<25	1.01
BI, PD	Applies	2	2	<25	0.98
BI, PD	Applies	2	3	<25	0.95
BI, PD	Applies	2	>3	<25	0.91
BI, PD		3	<2	<25	1.01
BI, PD	Applies	3	2	<25	1.02
BI, PD	Applies	3	3	<25	0.98
BI, PD	Applies	3	>3	<25	0.95
BI, PD		>3	<2	<25	1.01
BI, PD	Applies	>3	2	<25	1.02
BI, PD	Applies	>3	3	<25	1.01
BI, PD	Applies	>3	>3	<25	0.98
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	0.97
COLL	Applies	1	2	<25	0.97
COLL	Applies	1	3	<25	0.97
COLL	Applies	1	>3	<25	0.97
COLL		2	<2	<25	0.97

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	0.97
COLL	Applies	2	3	<25	0.97
COLL	Applies	2	>3	<25	0.97
COLL		3	<2	<25	0.97
COLL	Applies	3	2	<25	0.97
COLL	Applies	3	3	<25	0.97
COLL	Applies	3	>3	<25	0.97
COLL		>3	<2	<25	0.97
COLL	Applies	>3	2	<25	0.97
COLL	Applies	>3	3	<25	0.97
COLL	Applies	>3	>3	<25	0.97
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	0.97
COMP	Applies	1	2	<25	1.02
COMP	Applies	1	3	<25	1.02
COMP	Applies	1	>3	<25	1.02
COMP		2	<2	<25	0.95
COMP	Applies	2	2	<25	0.97
COMP	Applies	2	3	<25	1.02
COMP	Applies	2	>3	<25	1.02
COMP		3	<2	<25	0.95
COMP	Applies	3	2	<25	0.95
COMP	Applies	3	3	<25	0.97
COMP	Applies	3	>3	<25	1.02
COMP		>3	<2	<25	0.95
COMP	Applies	>3	2	<25	0.95
COMP	Applies	>3	3	<25	0.95
COMP	Applies	>3	>3	<25	0.97
MDCL		1	<2	>24	0.99
MDCL	Applies	1	2	>24	0.91
MDCL	Applies	1	3	>24	0.84

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	0.99
MDCL	Applies	1	2	<25	0.91
MDCL	Applies	1	3	<25	0.84
MDCL	Applies	1	>3	<25	0.84
MDCL		2	<2	<25	1.09
MDCL	Applies	2	2	<25	0.99
MDCL	Applies	2	3	<25	0.91
MDCL	Applies	2	>3	<25	0.84
MDCL		3	<2	<25	1.19
MDCL	Applies	3	2	<25	1.09
MDCL	Applies	3	3	<25	1.09
MDCL	Applies	3	>3	<25	0.91
MDCL		>3	<2	<25	1.19
MDCL	Applies	>3	2	<25	1.14
MDCL	Applies	>3	3	<25	1.14
MDCL	Applies	>3	>3	<25	1.09
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	0.98
BI, PD	Does Not Apply	1	3	<25	0.98
BI, PD	Does Not Apply	1	>3	<25	0.98
BI, PD	Does Not Apply	2	2	<25	1.01
BI, PD	Does Not Apply	2	3	<25	1.01

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	1.01
BI, PD	Does Not Apply	3	2	<25	1.01
BI, PD	Does Not Apply	3	3	<25	1.01
BI, PD	Does Not Apply	3	>3	<25	1.01
BI, PD	Does Not Apply	>3	2	<25	1.01
BI, PD	Does Not Apply	>3	3	<25	1.01
BI, PD	Does Not Apply	>3	>3	<25	1.01
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	0.97
COLL	Does Not Apply	1	3	<25	0.97
COLL	Does Not Apply	1	>3	<25	0.97
COLL	Does Not Apply	2	2	<25	0.97
COLL	Does Not Apply	2	3	<25	0.97
COLL	Does Not Apply	2	>3	<25	0.97
COLL	Does Not Apply	3	2	<25	0.97
COLL	Does Not Apply	3	3	<25	0.97
COLL	Does Not Apply	3	>3	<25	0.97
COLL	Does Not Apply	>3	2	<25	0.97
COLL	Does Not Apply	>3	3	<25	0.97
COLL	Does Not Apply	>3	>3	<25	0.97
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	0.97
COMP	Does Not Apply	1	3	<25	0.97
COMP	Does Not Apply	1	>3	<25	0.97

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	0.95
COMP	Does Not Apply	2	3	<25	0.95
COMP	Does Not Apply	2	>3	<25	0.95
COMP	Does Not Apply	3	2	<25	0.95
COMP	Does Not Apply	3	3	<25	0.95
COMP	Does Not Apply	3	>3	<25	0.95
COMP	Does Not Apply	>3	2	<25	0.95
COMP	Does Not Apply	>3	3	<25	0.95
COMP	Does Not Apply	>3	>3	<25	0.95
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	0.99
MDCL	Does Not Apply	1	3	<25	0.99
MDCL	Does Not Apply	1	>3	<25	0.99
MDCL	Does Not Apply	2	2	<25	1.09
MDCL	Does Not Apply	2	3	<25	1.09
MDCL	Does Not Apply	2	>3	<25	1.09
MDCL	Does Not Apply	3	2	<25	1.19
MDCL	Does Not Apply	3	3	<25	1.19
MDCL	Does Not Apply	3	>3	<25	1.19
MDCL	Does Not Apply	>3	2	<25	1.19
MDCL	Does Not Apply	>3	3	<25	1.19
MDCL	Does Not Apply	>3	>3	<25	1.19

NS03TM20: PLCY Advance Quote Discount Factor

Renewal 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

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

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Filed	07-16-2007
Comments:			
Attachments:			
	F777AR_021307[1].pdf		
	F779AR_021307[1].pdf		
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status: Filed	07-16-2007
Bypass Reason:	not applicable		
Comments:			
Satisfied -Name:	NAIC loss cost data entry document	Review Status: Filed	07-16-2007
Comments:			
Attachment:			
	Form RF-1 (F504).pdf		
Satisfied -Name:	Supporting Documentation	Review Status: Filed	07-16-2007
Comments:			
Attachments:			
	Memorandum.pdf		
	Exhibits.pdf		
Satisfied -Name:	Additional Forms	Review Status: Filed	07-16-2007
Comments:			
Attachments:			
	Form A-1 (F842).pdf		
	Survey FORM APCS.xls		
Satisfied -Name:	Revised APCS Form	Review Status: Filed	07-16-2007
Comments:			
Attachment:			
	Survey FORM APCS.xls		

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	07NSA-4171AR-LL
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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	
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	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 08-15-2007 Renewal: 08-15-2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	n/a
17. Reference Organization # & Title	n/a
18. Company's Date of Filing	6/8/07
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	07NSA-4171AR-LL
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Please find herein a filing memorandum and supporting exhibits pertaining to a premium level decrease of 1.5 percent for Non-Standard Automobile policies written in the Nationwide Assurance Company. The effective date for this filing is August 15, 2007.

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.)**

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 #	07NSA-4171AR-LL
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	n/a
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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4a.	Rate Change by Company (As Proposed)
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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	3.0%	-1.5%	\$(193,100)	7,777	\$12,852,304	0.0%	-36.8%

4b.	Rate Change by Company (As Accepted) For State Use Only
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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)			
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		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	2.9%
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7.	Effective Date of last rate revision	3-15-2007
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Base Rates, page 29	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Model Year Factors, page 29	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03	For revisions to pages in the Rating Charts section of the manual, please refer to the change report and complete manual.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1

Rev. 4/96

Insurer Name: Nationwide Assurance Company

Contact Person: Lisa Livengood

NAIC Number: 10723

Signature: *Lisa B. Livengood*

Name of Advisory Organization Whose Filing You are Referencing N/A

Telephone No: 614-249-4943

Co. Affiliation to Advisory Organization: Member Subscriber Service Purchaser

Reference Filing #: N/A Proposed Effective Date: 8/15/2007

(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	7.0	-1.8					
Property Damage	0.9	-1.5					
Medical Expense/Excess Medical	-1.2	0.0					
Comprehensive	-0.9	-1.4					
Collision	2.7	-1.6					
UM/UIM – Bodily Injury	-0.9	0.0					
UM/UIM – Property Damage	-0.7	0.0					
Loss of Use	-8.1	0.0					
Towing and Labor	-3.1	0.0					
TOTAL OVERALL EFFECT	3.0	-1.5					

NA Apply Lost Cost Factors to Future Filings? (Y or N)

0.0% Estimated Maximum Rate Increase for any Arkansas Insured (%)

-36.8% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

								Selected Provisions
				<u>5 Year History</u>				
Year	Policy Count	Rate Change History		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	
		%	Eff. Date					
<u>2007(Q1)</u>	<u>7777</u>	<u>2.9</u>	<u>3/15/07</u>	<u>2852</u>	<u>1246</u>	<u>43.7%</u>	<u>56.3%</u>	A. Total Production Expense <u>NA</u>
<u>2006</u>	<u>8532</u>	<u>-0.3</u>	<u>9/15/06</u>	<u>12928</u>	<u>6464</u>	<u>50.0%</u>	<u>54.0%</u>	B. General Expense <u>NA</u>
		<u>2.7</u>	<u>3/15/06</u>					
<u>2005</u>	<u>8638</u>	<u>-0.9</u>	<u>9/15/05</u>	<u>12740</u>	<u>5397</u>	<u>42.4%</u>	<u>54.6%</u>	C. Taxes, License & Fees <u>NA</u>
		<u>0.0</u>	<u>3/15/05</u>					D. Underwriting Profit & Contingencies <u>NA</u>
<u>2004</u>	<u>8005</u>	<u>1.0</u>	<u>9/15/04</u>	<u>11412</u>	<u>5581</u>	<u>48.9%</u>	<u>53.7%</u>	E. Other (explain) <u>NA</u>
<u>2003</u>	<u>5935</u>	<u>3.4</u>	<u>3/15/03</u>	<u>6506</u>	<u>3264</u>	<u>50.2%</u>	<u>52.7%</u>	F. TOTAL <u>NA</u>
<u>2002</u>	<u>263</u>	<u>3.9</u>	<u>9/15/03</u>	<u>41</u>	<u>134</u>	<u>330.7%</u>	<u>56.0%</u>	

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 August 15, 2007. Exhibit I shows the Non-Standard Automobile experience by coverage for the Nationwide Assurance Company ending December 31, 2006. 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	7.0%	-1.8%
Property Damage	0.9	-1.5
Medical Benefits	-1.2	0.0
Uninsured/Underinsured Motorists-Bodily Injury	-0.7	0.0
Uninsured Motorists-Property Damage	-0.9	0.0
Comprehensive	-0.9	-1.4
Collision	2.7	-1.6
Towing and Labor	-3.1	0.0
Loss of Use	-8.1	0.0
Total Coverages	3.0%	-1.5%

Territorial Base Rates

We are revising Territorial Base Rates for Bodily Injury, Property Damage, 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.

Model Year Factors

We are revising Model Year Factors for Bodily Injury, Property Damage, Medical Benefits, Comprehensive and Collision coverages. Exhibit IV shows the current and proposed factors.

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
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Determination of Territorial Base Rates	Exhibit II
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**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 15, 2007
Bodily Injury**

Fiscal Accident Year Ending	2004/4	2005/4	2006/4	2-Year	3-Year
Premium					
1. Current Level Earned Premium	4,063,826	4,520,888	4,463,364		
2. Premium Projection Factor	0.878	0.914	0.952		
3. Projected Current Level Earned Premium = (1) x (2)	3,568,039	4,132,092	4,249,123	8,381,215	11,949,254
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	2,178,917	1,993,461	2,448,406		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	2,178,917	1,993,461	2,448,406		
6. Loss Projection Factor	1.130	1.107	1.084		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,462,176	2,206,761	2,654,072	4,970,060	7,253,197
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	69.0%	53.4%	62.5%	59.3%	60.7%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	17.1%	18.8%	19.5%	32.1%	40.4%
11. Trended Permissible Loss and DCC Expense Ratio	55.9%	55.9%	55.9%	55.9%	55.9%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	58.1%	55.4%	57.2%	57.0%	57.8%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	2,073,031	2,289,179	2,430,498	4,777,293	6,906,669
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	604,340	685,235	723,830		
15. Estimated Adjusting and Other Loss Adjustment Expenses	284,395	322,463	340,626		
16. Fixed Expense Projection Factor	1.121	1.086	1.053		
17. Projected General and Other Acquisition Expenses = (14) x (16)	677,465	744,165	762,193	1,506,358	2,183,823
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) x (16)	318,807	350,195	358,679	708,874	1,027,681
19. Projected Total Fixed Expenses = (17) + (18)	996,272	1,094,360	1,120,872	2,215,232	3,211,504
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	3,069,303	3,383,539	3,551,370	6,992,525	10,118,173
21. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
22. Required Premium = (20) ÷ (21)	3,880,282	4,277,546	4,489,722	8,840,107	12,791,622
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	8.8%	3.5%	5.7%	5.5%	7.0%
24. Selected Overall Rate Change				-1.8%	-1.8%
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	51.33	50.25	49.23	49.70	50.20
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	40.2%	37.3%	34.5%	35.8%	37.2%
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 @ 2006/4)	4,249,123	4,249,123	4,249,123	4,249,123	4,249,123
32. Latest Year Fixed Current Level Earned Premium	884,988	884,988	884,988	884,988	884,988
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	3,364,135	3,364,135	3,364,135	3,364,135	3,364,135
34. Required Total Premium = (31) x [1 + (23)]	4,623,046	4,397,842	4,491,323	4,172,639	4,172,639
35. Required Fixed Premium	1,241,159	1,215,045	1,190,381	884,988	884,988
36. Required Variable Premium = (34) - (35)	3,381,887	3,182,797	3,300,942	3,287,651	3,287,651
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	0.5%	-5.4%	-1.9%	-2.3%	-2.3%
Summary					
38. Selected Rate Level Change Net of Expense Fee = (37)	0.5%	-5.4%	-1.9%	-2.3%	-2.3%
39. Selected Expense Fee Change = (28)	40.2%	37.3%	34.5%	0.0%	0.0%
40. Total Selected Rate Level Change = (23)	8.8%	3.5%	5.7%	-1.8%	-1.8%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 15, 2007
Property Damage**

Fiscal Accident Year Ending	2004/4	2005/4	2006/4	2-Year	3-Year
Premium					
1. Current Level Earned Premium	3,930,181	4,510,132	4,407,606		
2. Premium Projection Factor	0.892	0.922	0.952		
3. Projected Current Level Earned Premium = (1) x (2)	3,505,721	4,158,342	4,196,041	8,354,383	11,860,104
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,810,553	1,813,359	2,063,163		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,810,553	1,813,359	2,063,163		
6. Loss Projection Factor	1.048	1.057	1.067		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	1,897,460	1,916,720	2,201,395	4,202,255	6,024,933
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	54.1%	46.1%	52.5%	50.3%	50.8%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	52.1%	55.3%	56.1%	71.5%	78.3%
11. Trended Permissible Loss and DCC Expense Ratio	55.7%	55.7%	55.7%	55.7%	55.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	54.9%	50.4%	53.9%	51.8%	51.9%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	1,924,641	2,095,804	2,261,666	4,327,570	6,155,394
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	629,511	733,412	709,270		
15. Estimated Adjusting and Other Loss Adjustment Expenses	296,240	345,135	333,774		
16. Fixed Expense Projection Factor	1.121	1.086	1.053		
17. Projected General and Other Acquisition Expenses = (14) x (16)	705,682	796,485	746,861	1,543,346	2,249,028
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) x (16)	332,085	374,817	351,464	726,281	1,058,366
19. Projected Total Fixed Expenses = (17) + (18)	1,037,767	1,171,302	1,098,325	2,269,627	3,307,394
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	2,962,408	3,267,106	3,359,991	6,597,197	9,462,788
21. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
22. Required Premium = (20) ÷ (21)	3,745,143	4,130,349	4,247,776	8,340,325	11,963,070
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	6.8%	-0.7%	1.2%	-0.2%	0.9%
24. Selected Overall Rate Change				-1.5%	-1.5%
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	53.41	52.84	48.13	50.40	51.30
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	51.7%	50.1%	36.7%	43.2%	45.7%
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 @ 2006/4)	4,196,041	4,196,041	4,196,041	4,196,041	4,196,041
32. Latest Year Fixed Current Level Earned Premium	853,107	853,107	853,107	853,107	853,107
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	3,342,934	3,342,934	3,342,934	3,342,934	3,342,934
34. Required Total Premium = (31) x [1 + (23)]	4,481,372	4,166,669	4,246,393	4,133,100	4,133,100
35. Required Fixed Premium	1,294,445	1,280,630	1,166,479	853,107	853,107
36. Required Variable Premium = (34) - (35)	3,186,927	2,886,039	3,079,914	3,279,993	3,279,993
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	-4.7%	-13.7%	-7.9%	-1.9%	-1.9%
Summary					
38. Selected Rate Level Change Net of Expense Fee = (37)	-4.7%	-13.7%	-7.9%	-1.9%	-1.9%
39. Selected Expense Fee Change = (28)	51.7%	50.1%	36.7%	0.0%	0.0%
40. Total Selected Rate Level Change = (23)	6.8%	-0.7%	1.2%	-1.5%	-1.5%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 15, 2007
Medical Benefits**

Fiscal Accident Year Ending	2004/4	2005/4	2006/4	2-Year	3-Year
Premium					
1. Current Level Earned Premium	318,016	288,149	244,253		
2. Premium Projection Factor	0.891	0.944	1.000		
3. Projected Current Level Earned Premium = (1) x (2)	283,352	272,013	244,253	516,266	799,618
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	153,240	92,058	111,391		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	153,240	92,058	111,391		
6. Loss Projection Factor	0.918	0.974	1.033		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	140,674	89,664	115,067	217,864	345,435
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	49.6%	33.0%	47.1%	42.2%	43.2%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	4.9%	4.3%	4.2%	8.2%	12.3%
11. Trended Permissible Loss and DCC Expense Ratio	54.5%	54.5%	54.5%	54.5%	54.5%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	54.3%	53.6%	54.2%	53.5%	53.1%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	153,860	145,799	132,385	276,202	424,597
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	37,566	44,753	43,363		
15. Estimated Adjusting and Other Loss Adjustment Expenses	17,678	21,060	20,406		
16. Fixed Expense Projection Factor	1.121	1.086	1.053		
17. Projected General and Other Acquisition Expenses = (14) x (16)	42,111	48,602	45,661	94,263	136,374
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) x (16)	19,817	22,871	21,488	44,359	64,176
19. Projected Total Fixed Expenses = (17) + (18)	61,928	71,473	67,149	138,622	200,550
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	215,788	217,272	199,534	414,824	625,147
21. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
22. Required Premium = (20) ÷ (21)	272,804	274,680	252,255	524,430	790,325
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	-3.7%	1.0%	3.3%	1.6%	-1.2%
24. Selected Overall Rate Change				0.0%	0.0%
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	15.64	20.61	19.84	20.20	18.60
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	111.4%	178.5%	168.1%	173.0%	151.4%
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 @ 2006/4)	244,253	244,253	244,253	244,253	244,253
32. Latest Year Fixed Current Level Earned Premium	26,596	26,596	26,596	26,596	26,596
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	217,657	217,657	217,657	217,657	217,657
34. Required Total Premium = (31) x [1 + (23)]	235,216	246,696	252,313	244,253	244,253
35. Required Fixed Premium	56,210	74,072	71,305	26,596	26,596
36. Required Variable Premium = (34) - (35)	179,006	172,624	181,008	217,657	217,657
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	-17.8%	-20.7%	-16.8%	0.0%	0.0%
Summary					
38. Selected Rate Level Change Net of Expense Fee = (37)	-17.8%	-20.7%	-16.8%	0.0%	0.0%
39. Selected Expense Fee Change = (28)	111.4%	178.5%	168.1%	0.0%	0.0%
40. Total Selected Rate Level Change = (23)	-3.7%	1.0%	3.3%	0.0%	0.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 15, 2007
Uninsured Motorists - Property Damage**

Fiscal Accident Year Ending	2004/4	2005/4	2006/4	2-Year	3-Year
Premium					
1. Current Level Earned Premium	200,794	219,977	231,038		
2. Premium Projection Factor	1.082	1.051	1.020		
3. Projected Current Level Earned Premium = (1) x (2)	217,259	231,196	235,659	466,855	684,114
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	84,089	98,025	111,816		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	84,089	98,025	111,816		
6. Loss Projection Factor	1.048	1.057	1.067		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	88,125	103,612	119,308	226,892	324,270
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	40.6%	44.8%	50.6%	48.6%	47.4%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	7.4%	7.4%	7.6%	13.9%	19.4%
11. Trended Permissible Loss and DCC Expense Ratio	54.7%	54.7%	54.7%	54.7%	54.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	53.7%	54.0%	54.4%	53.9%	53.3%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	116,668	124,846	128,198	251,635	364,633
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	32,688	36,701	39,016		
15. Estimated Adjusting and Other Loss Adjustment Expenses	15,383	17,271	18,360		
16. Fixed Expense Projection Factor	1.121	1.086	1.053		
17. Projected Total Fixed Expenses	53,887	58,613	60,417	119,030	172,917
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	170,555	183,459	188,615	370,665	537,550
19. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
20. Required Premium = (18) ÷ (19)	215,619	231,933	238,451	468,603	679,583
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-0.8%	0.3%	1.2%	0.4%	-0.7%
22. Selected Overall Rate Change				0.0%	0.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 15, 2007
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2004/4	2005/4	2006/4	2-Year	3-Year
Premium					
1. Current Level Earned Premium	361,376	365,498	382,289		
2. Premium Projection Factor	1.020	1.010	1.000		
3. Projected Current Level Earned Premium = (1) x (2)	368,604	369,153	382,289	751,442	1,120,046
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	154,690	106,193	99,142		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	154,690	106,193	99,142		
6. Loss Projection Factor	1.130	1.107	1.084		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	174,800	117,556	107,470	220,924	359,535
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	47.4%	31.8%	28.1%	29.4%	32.1%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	3.1%	3.1%	3.2%	6.1%	8.9%
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) x (8) + [1 - (10)] x (11)	55.0%	54.5%	54.3%	53.6%	53.1%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	202,732	201,188	207,583	402,773	594,744
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	54,375	58,645	64,780		
15. Estimated Adjusting and Other Loss Adjustment Expenses	25,588	27,598	30,485		
16. Fixed Expense Projection Factor	1.121	1.086	1.053		
17. Projected Total Fixed Expenses	89,638	93,659	100,314	193,973	283,611
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	292,370	294,847	307,897	596,746	878,355
19. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
20. Required Premium = (18) ÷ (19)	369,621	372,752	389,250	754,420	1,110,436
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	0.3%	1.0%	1.8%	0.4%	-0.9%
22. Selected Overall Rate Change				0.0%	0.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 15, 2007
Comprehensive**

Fiscal Accident Year Ending	2004/4	2005/4	2006/4	2-Year	3-Year
Premium					
1. Current Level Earned Premium	868,592	915,590	904,061		
2. Premium Projection Factor	0.962	0.981	1.000		
3. Projected Current Level Earned Premium = (1) x (2)	835,586	898,194	904,061	1,802,255	2,637,841
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	354,780	365,134	292,609		
5. Catastrophe Load	1.123	1.123	1.123		
6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) x (5)	398,418	410,045	328,600		
7. Loss Projection Factor	1.049	1.053	1.057		
8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7)	417,940	431,777	347,330	753,343	1,136,909
9. Projected Loss and DCC Expense Ratio = (8) ÷ (3)	50.0%	48.1%	38.4%	41.8%	43.1%
10. Experience Year Weights Used Above				35/65	15/30/55
11. Credibility Assigned to Experience	17.6%	18.0%	18.5%	30.8%	39.7%
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) x (9) + [1 - (11)] x (12)	52.5%	52.1%	50.3%	49.6%	49.1%
14. Credibility-Weighted Losses and DCC Expenses = (3) x (13)	438,683	467,959	454,743	893,918	1,295,180
Fixed Expenses					
15. Estimated General and Other Acquisition Expenses	138,173	146,757	143,070		
16. Estimated Adjusting and Other Loss Adjustment Expenses	91,263	96,932	94,497		
17. Fixed Expense Projection Factor	1.121	1.086	1.053		
18. Projected General and Other Acquisition Expenses = (15) x (17)	154,892	159,378	150,653	310,031	464,923
19. Projected Adjusting and Other Loss Adjustment Expenses = (16) x (17)	102,306	105,268	99,505	204,773	307,079
20. Projected Total Fixed Expenses = (18) + (19)	257,198	264,646	250,158	514,804	772,002
Indication					
21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20)	695,881	732,605	704,901	1,408,722	2,067,182
22. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
23. Required Premium = (21) ÷ (22)	879,748	926,176	891,152	1,780,938	2,613,378
24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1	5.3%	3.1%	-1.4%	-1.2%	-0.9%
25. Selected Overall Rate Change				-1.4%	-1.4%
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	35.82	35.93	32.92	34.40	34.90
29. Indicated Fixed Premium Change = (28) ÷ (27) - 1	19.0%	19.4%	9.4%	14.3%	15.9%
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@2006/4)	904,061	904,061	904,061	904,061	904,061
33. Latest Year Fixed Current Level Earned Premium	231,650	231,650	231,650	231,650	231,650
34. Latest Year Projected Variable Current Level Earned Premium = (32) - (33)	672,411	672,411	672,411	672,411	672,411
35. Required Total Premium = (32) x [1 + (24)]	951,976	932,087	891,404	891,404	891,404
36. Required Fixed Premium	275,671	276,517	253,352	231,650	231,650
37. Required Variable Premium = (35) - (36)	676,305	655,570	638,052	659,754	659,754
38. Indicated Rate Level Change Net of Expense Fee = (37) ÷ (34) - 1	0.6%	-2.5%	-5.1%	-1.9%	-1.9%
Summary					
39. Selected Rate Level Change Net of Expense Fee = (38)	0.6%	-2.5%	-5.1%	-1.9%	-1.9%
40. Selected Expense Fee Change = (29)	19.0%	19.4%	9.4%	0.0%	0.0%
41. Total Selected Rate Level Change = (24)	5.3%	3.1%	-1.4%	-1.4%	-1.4%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 15, 2007
Collision**

Fiscal Accident Year Ending	2004/4	2005/4	2006/4	2-Year	3-Year
Premium					
1. Current Level Earned Premium	2,356,242	2,508,123	2,562,133		
2. Premium Projection Factor	1.024	1.012	1.000		
3. Projected Current Level Earned Premium = (1) x (2)	2,412,792	2,538,220	2,562,133	5,100,353	7,513,145
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,203,515	1,078,130	1,367,625		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,203,515	1,078,130	1,367,625		
6. Loss Projection Factor	1.057	1.058	1.059		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	1,272,115	1,140,662	1,448,315	2,672,585	3,944,401
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	52.7%	44.9%	56.5%	52.4%	52.5%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	39.6%	40.2%	40.9%	57.7%	66.9%
11. Trended Permissible Loss and DCC Expense Ratio	53.0%	53.0%	53.0%	53.0%	53.0%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	52.9%	49.7%	54.4%	52.7%	52.7%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	1,276,367	1,261,495	1,393,800	2,687,886	3,959,427
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	381,702	398,526	408,189		
15. Estimated Adjusting and Other Loss Adjustment Expenses	252,112	263,224	269,607		
16. Fixed Expense Projection Factor	1.121	1.086	1.053		
17. Projected General and Other Acquisition Expenses = (14) x (16)	427,888	432,799	429,823	862,622	1,290,510
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) x (16)	282,618	285,861	283,896	569,757	852,375
19. Projected Total Fixed Expenses = (17) + (18)	710,506	718,660	713,719	1,432,379	2,142,885
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	1,986,873	1,980,155	2,107,519	4,120,265	6,102,312
21. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
22. Required Premium = (20) ÷ (21)	2,511,850	2,503,357	2,664,373	5,208,932	7,714,680
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	4.1%	-1.4%	4.0%	2.1%	2.7%
24. Selected Overall Rate Change				-1.6%	-1.6%
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	99.69	98.38	94.96	96.60	97.60
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	62.4%	60.2%	54.7%	57.3%	59.0%
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) @ 2006/4)	2,562,133	2,562,133	2,562,133	2,562,133	2,562,133
32. Latest Year Fixed Current Level Earned Premium	467,377	467,377	467,377	467,377	467,377
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	2,094,756	2,094,756	2,094,756	2,094,756	2,094,756
34. Required Total Premium = (31) x [1 + (23)]	2,667,180	2,526,263	2,664,618	2,521,139	2,521,139
35. Required Fixed Premium	758,840	748,869	722,836	467,377	467,377
36. Required Variable Premium = (34) - (35)	1,908,340	1,777,394	1,941,782	2,053,762	2,053,762
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	-8.9%	-15.2%	-7.3%	-2.0%	-2.0%
Summary					
38. Selected Rate Level Change Net of Expense Fee = (37)	-8.9%	-15.2%	-7.3%	-2.0%	-2.0%
39. Selected Expense Fee Change = (28)	62.4%	60.2%	54.7%	0.0%	0.0%
40. Total Selected Rate Level Change = (23)	4.1%	-1.4%	4.0%	-1.6%	-1.6%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 15, 2007
Towing and Labor**

Fiscal Accident Year Ending	2004/4	2005/4	2006/4	2-Year	3-Year
Premium					
1. Current Level Earned Premium	7,753	6,806	6,884		
2. Premium Projection Factor	1.000	1.000	1.000		
3. Projected Current Level Earned Premium = (1) x (2)	7,753	6,806	6,884	13,690	21,443
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	3,528	2,883	2,456		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	3,528	2,883	2,456		
6. Loss Projection Factor	0.953	0.994	1.036		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	3,362	2,866	2,544	5,312	8,470
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	43.4%	42.1%	37.0%	38.8%	39.5%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	20.2%	18.2%	18.4%	31.0%	41.2%
11. Trended Permissible Loss and DCC Expense Ratio	52.7%	52.7%	52.7%	52.7%	52.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	50.8%	50.8%	49.8%	48.4%	47.3%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	3,939	3,457	3,428	6,626	10,143
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	1,248	1,113	1,124		
15. Estimated Adjusting and Other Loss Adjustment Expenses	824	735	742		
16. Fixed Expense Projection Factor	1.121	1.086	1.053		
17. Projected Total Fixed Expenses	2,323	2,007	1,965	3,972	6,295
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	6,262	5,464	5,393	10,598	16,438
19. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
20. Required Premium = (18) ÷ (19)	7,917	6,908	6,818	13,398	20,781
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	2.1%	1.5%	-1.0%	-2.1%	-3.1%
22. Selected Overall Rate Change				0.0%	0.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 15, 2007
Loss of Use**

Fiscal Accident Year Ending	2004/4	2005/4	2006/4	2-Year	3-Year
Premium					
1. Current Level Earned Premium	70,019	66,580	69,565		
2. Premium Projection Factor	1.060	1.046	1.033		
3. Projected Current Level Earned Premium = (1) x (2)	74,220	69,643	71,861	141,504	215,724
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	38,228	28,210	28,223		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	38,228	28,210	28,223		
6. Loss Projection Factor	0.976	0.988	1.000		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	37,311	27,871	28,223	55,894	88,878
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	50.3%	40.0%	39.3%	39.5%	41.2%
9. Experience Year Weights Used Above				35/65	15/30/55
10. Credibility Assigned to Experience	21.3%	20.4%	20.8%	34.1%	44.1%
11. Trended Permissible Loss and DCC Expense Ratio	51.8%	51.8%	51.8%	51.8%	51.8%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	51.5%	49.4%	49.2%	47.6%	47.1%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	38,223	34,404	35,356	67,356	101,606
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	9,784	9,886	10,961		
15. Estimated Adjusting and Other Loss Adjustment Expenses	6,462	6,530	7,240		
16. Fixed Expense Projection Factor	1.121	1.086	1.053		
17. Projected Total Fixed Expenses	18,212	17,828	19,166	36,994	55,206
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	56,435	52,232	54,522	104,350	156,812
19. Permissible Loss, DCC and Fixed Expense Ratio	79.1%	79.1%	79.1%	79.1%	79.1%
20. Required Premium = (18) ÷ (19)	71,346	66,033	68,928	131,922	198,245
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-3.9%	-5.2%	-4.1%	-6.8%	-8.1%
22. Selected Overall Rate Change				0.0%	0.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective August 15, 2007
Bodily Injury**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Current Territory	Fiscal Year Ending 2006/4 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 (±10%)	Selected Combined Index	Indicated Variable Premium Change	Selected Premium Change	Internal Change	Indicated Base Rate Change	Current Base Rate*	Indicated Base Rate	Selected Base Rate	Total Change Including Expense Fee
025	11,676	12.6%	0.222	3.4%	1.016	0.989	1.008	1.012	1.012	0.989	0.989	1.000	0.989	187.50	185.40	187.50	0.0%
035	17,398	14.2%	0.250	3.4%	1.050	1.023	1.043	1.047	1.047	1.023	1.023	1.000	1.023	187.10	191.40	187.10	0.0%
038	1,726	56.8%	1.002	0.6%	0.987	0.987	1.006	1.010	1.010	0.987	0.987	1.000	0.987	213.90	211.10	213.90	0.0%
039	26,078	120.0%	2.116	2.7%	0.915	0.947	0.965	0.969	0.969	0.947	0.947	1.000	0.947	192.30	182.10	192.30	0.0%
044	81,836	56.3%	0.993	17.2%	0.949	0.957	0.976	0.980	0.980	0.957	0.957	1.000	0.957	184.90	176.90	184.90	0.0%
047	2,277	0.0%	0.000	1.0%	1.033	1.023	1.043	1.047	1.047	1.023	1.023	1.000	1.023	213.20	218.10	213.20	0.0%
050	118,004	46.5%	0.820	25.8%	0.976	0.936	0.954	0.958	0.958	0.936	0.936	1.000	0.936	163.90	153.40	163.90	0.0%
051	5,902	79.8%	1.407	1.7%	0.939	0.947	0.965	0.969	0.969	0.947	0.947	1.000	0.947	179.60	170.10	179.60	0.0%
052	813	0.0%	0.000	0.3%	0.946	0.943	0.961	0.965	0.965	0.943	0.943	1.000	0.943	173.50	163.60	173.50	0.0%
053	60,730	37.1%	0.654	12.3%	1.032	0.986	1.005	1.009	1.009	0.986	0.986	1.000	0.986	190.70	188.00	190.70	0.0%
054	5,168	0.0%	0.000	1.3%	0.936	0.924	0.942	0.946	0.946	0.924	0.924	1.000	0.924	182.60	168.70	182.60	0.0%
055	247,815	67.0%	1.182	28.5%	0.970	1.030	1.050	1.054	1.054	1.030	1.030	1.000	1.030	197.30	203.20	197.30	0.0%
056	41,826	50.1%	0.884	6.9%	0.924	0.921	0.939	0.943	0.943	0.921	0.921	1.000	0.921	189.90	174.90	189.90	0.0%
057	227,648	63.1%	1.113	38.3%	1.102	1.106	1.127	1.104	1.104	1.079	1.079	1.000	1.079	144.50	155.90	144.50	0.0%
058	603	0.0%	0.000	0.2%	0.957	0.955	0.973	0.977	0.977	0.955	0.955	1.000	0.955	157.90	150.80	157.90	0.0%
061	1,153	0.0%	0.000	0.2%	0.962	0.960	0.979	0.983	0.983	0.960	0.960	1.000	0.960	160.00	153.60	160.00	0.0%
062	36,924	59.0%	1.041	8.6%	0.925	0.935	0.953	0.957	0.957	0.935	0.935	1.000	0.935	209.60	196.00	209.60	0.0%
063	14,771	16.2%	0.286	2.6%	1.019	1.000	1.019	1.023	1.023	0.999	0.999	1.000	0.999	181.50	181.30	181.50	0.0%
064	98,390	57.3%	1.011	19.5%	0.976	0.983	1.002	1.006	1.006	0.983	0.983	1.000	0.983	156.90	154.20	156.90	0.0%
065	54,767	93.1%	1.642	8.8%	1.010	1.066	1.087	1.091	1.091	1.066	1.066	1.000	1.066	223.40	238.10	214.50	-3.3%
066	1,762	0.0%	0.000	0.3%	0.946	0.943	0.961	0.965	0.965	0.943	0.943	1.000	0.943	213.40	201.20	172.90	-14.7%
068	26,471	1.1%	0.019	4.1%	0.956	0.918	0.936	0.940	0.940	0.918	0.918	1.000	0.918	213.40	195.90	213.40	0.0%
069	2,786	0.0%	0.000	1.0%	0.896	0.887	0.904	0.908	0.908	0.887	0.887	1.000	0.887	208.30	184.80	208.30	0.0%
071	34,186	71.5%	1.261	8.2%	1.051	1.068	1.089	1.093	1.093	1.068	1.068	1.000	1.068	157.60	168.30	157.60	0.0%
072	5,618	0.0%	0.000	0.6%	0.910	0.905	0.923	0.927	0.927	0.906	0.906	1.000	0.906	172.90	156.60	172.90	0.0%
073	215	0.0%	0.000	0.0%	1.000	1.000	1.019	1.023	1.023	0.999	0.999	1.000	0.999	146.90	146.80	146.90	0.0%
074	53,225	93.3%	1.646	10.5%	0.891	0.970	0.989	0.993	0.993	0.970	0.970	1.000	0.970	218.20	211.70	218.20	0.0%
075	5,793	0.0%	0.000	0.7%	0.931	0.924	0.942	0.946	0.946	0.924	0.924	1.000	0.924	181.90	168.10	181.90	0.0%
076	20,917	71.3%	1.257	5.7%	1.038	1.050	1.070	1.074	1.074	1.049	1.049	1.000	1.049	142.60	149.60	142.60	0.0%
077	124	0.0%	0.000	0.0%	1.010	1.010	1.030	1.034	1.034	1.010	1.010	1.000	1.010	186.80	188.70	186.80	0.0%
078	2,863	262.3%	4.626	0.8%	1.019	1.048	1.068	1.072	1.072	1.047	1.047	1.000	1.047	213.90	224.00	213.90	0.0%
079	117,027	62.3%	1.099	20.3%	0.917	0.954	0.972	0.976	0.976	0.954	0.954	1.000	0.954	238.10	227.10	216.70	-7.5%
080	66,749	28.4%	0.501	10.1%	0.930	0.887	0.904	0.908	0.908	0.887	0.887	1.000	0.887	209.80	186.10	209.80	0.0%
081	131,556	69.2%	1.220	20.8%	0.884	0.954	0.972	0.976	0.976	0.954	0.954	1.000	0.954	253.30	241.60	230.50	-7.5%
082	476,264	48.5%	0.855	50.9%	1.019	0.936	0.954	0.958	0.958	0.936	0.936	1.000	0.936	167.40	156.70	167.40	0.0%
083	4,071	0.0%	0.000	1.3%	0.906	0.894	0.911	0.915	0.915	0.894	0.894	1.000	0.894	214.00	191.30	214.00	0.0%
084	1,923	0.0%	0.000	0.7%	0.925	0.919	0.937	0.941	0.941	0.919	0.919	1.000	0.919	186.80	171.70	186.80	0.0%
085	32,775	93.5%	1.649	9.2%	0.988	1.049	1.069	1.073	1.073	1.048	1.048	1.000	1.048	151.50	158.80	151.50	0.0%
087	6,582	0.0%	0.000	1.5%	1.009	0.994	1.013	1.017	1.017	0.994	0.994	1.000	0.994	160.20	159.20	160.20	0.0%
088	993	0.0%	0.000	0.1%	0.971	0.970	0.989	0.993	0.993	0.970	0.970	1.000	0.970	187.40	181.80	187.40	0.0%
090	56,535	41.1%	0.725	10.3%	0.868	0.853	0.870	0.904	0.904	0.883	0.883	1.000	0.883	304.80	269.10	246.90	-16.2%
091	7,235	26.8%	0.473	1.3%	1.081	1.073	1.094	1.098	1.098	1.073	1.073	1.000	1.073	157.60	169.10	157.60	0.0%
092	106	0.0%	0.000	0.0%	1.000	1.000	1.019	1.023	1.023	0.999	0.999	1.000	0.999	183.90	183.70	183.90	0.0%
093	13,682	44.1%	0.778	2.3%	1.044	1.038	1.058	1.062	1.062	1.038	1.038	1.000	1.038	155.10	161.00	155.10	0.0%
094	0	0.0%	0.000	0.0%	1.000	1.000	1.019	1.023	1.023	0.999	0.999	1.000	0.999	159.30	159.10	159.30	0.0%
095	7,581	27.5%	0.485	1.9%	1.765	1.741	1.775	1.104	1.104	1.079	1.079	1.000	1.079	222.30	239.90	222.30	0.0%
096	3,088	32.8%	0.578	1.3%	1.014	1.008	1.028	1.032	1.032	1.008	1.008	1.000	1.008	183.30	184.80	183.30	0.0%
097	30,780	70.3%	1.240	7.5%	0.951	0.973	0.992	0.996	0.996	0.973	0.973	1.000	0.973	171.70	167.10	171.70	0.0%
098	81,360	68.2%	1.203	13.3%	1.025	1.049	1.069	1.073	1.073	1.048	1.048	1.000	1.048	192.30	201.50	192.30	0.0%
099	878	0.0%	0.000	0.0%	2.046	2.046	2.086	1.104	1.104	1.079	1.079	1.000	1.079	186.70	201.40	186.70	0.0%
100	0	0.0%	0.000	0.0%	1.000	1.000	1.019	1.023	1.023	0.999	0.999	1.000	0.999	213.80	213.60	213.80	0.0%
101	5,665	60.3%	1.063	1.9%	1.661	1.650	1.682	1.104	1.104	1.079	1.079	1.000	1.079	238.60	257.40	238.60	0.0%
102	5,885	51.7%	0.912	1.3%	1.770	1.759	1.793	1.104	1.104	1.079	1.079	1.000	1.079	221.60	239.10	221.60	0.0%
103	6,157	49.0%	0.864	1.3%	1.446	1.438	1.466	1.104	1.104	1.079	1.079	1.000	1.079	279.50	301.60	279.50	0.0%
104	777,125	52.5%	0.926	66.1%	1.067	0.974	0.993	0.997	0.997	0.974	0.974	1.000	0.974	150.50	146.60	150.50	0.0%
105	459	0.0%	0.000	0.2%	0.957	0.955	0.973	0.977	0.977	0.955	0.955	1.000	0.955	173.00	165.20	173.00	0.0%
106	12,163	53.4%	0.942	2.1%	0.637	0.643	0.655	0.904	0.904	0.883	0.883	1.000	0.883	340.20	300.40	204.10	-34.8%
107	21,137	43.9%	0.774	4.2%	0.719	0.721	0.735	0.904	0.904	0.883	0.883	1.000	0.883	340.90	301.00	231.80	-27.6%
108	119,365	78.7%	1.388	18.0%	0.859	0.954	0.972	0.976	0.976	0.954	0.954	1.000	0.954	334.30	318.90	270.80	-16.4%
109	28,614	69.7%	1.229	4.9%	0.849	0.868	0.885	0.904	0.904	0.883	0.883	1.000	0.883	338.70	299.10	274.30	-16.3%
110	18,543	9.4%	0.166	3.3%	0.937	0.912	0.930	0.934	0.934	0.913	0.913	1.000	0.913	228.30	208.40	228.30	0.0%
111	26,143	51.3%	0.905	5.7%	0.985	0.980	0.999	1.003	1.003	0.980	0.980	1.000	0.980	238.60	233.80	238.60	0.0%
112	64,075	38.8%	0.684	11.3%	1.043	1.002	1.021	1.025	1.025	1.001	1.001	1.000	1.001	193.40	193.60	193.40	0.0%
113	2,930	173.2%	3.055	1.3%	1.048	1.074	1.095	1.099	1.099	1.074	1.074	1.000	1.074	196.90	211.50	196.90	0.0%
114	5,681	0.0%	0.000	0.7%	0.943	0.936	0.954	0.958	0.958	0.936	0.936	1.000	0.936	230.90	216.10	230.90	0.0%
115	8,350	150.0%	2.646	1.3%	0.924	0.946	0.9										

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective August 15, 2007
Property Damage**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Current Territory	Fiscal Year Ending 2006/4 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 (±10%)	Selected Combined Index	Indicated Variable Premium Change	Selected Premium Change	Internal Change	Indicated Base Rate Change	Current Base Rate*	Indicated Base Rate	Selected Base Rate	Total Change Including Expense Fee
025	8,918	95.5%	1.812	10.0%	1.080	1.153	1.158	1.107	1.107	1.086	1.086	1.000	1.086	130.80	142.00	130.80	0.0%
035	18,992	17.7%	0.336	10.0%	1.064	0.991	0.995	1.001	1.001	0.982	0.982	1.000	0.982	179.10	175.90	179.10	0.0%
038	1,041	66.4%	1.260	2.0%	1.012	1.017	1.021	1.027	1.027	1.007	1.007	1.000	1.007	119.60	120.40	119.60	0.0%
039	19,362	47.2%	0.896	7.9%	0.899	0.899	0.903	0.908	0.908	0.891	0.891	1.000	0.891	137.00	122.10	137.00	0.0%
044	78,564	30.9%	0.586	39.6%	1.016	0.846	0.849	0.905	0.905	0.888	0.888	1.000	0.888	163.50	145.20	163.50	0.0%
047	2,034	0.0%	0.000	3.0%	0.909	0.882	0.886	0.905	0.905	0.888	0.888	1.000	0.888	173.80	154.30	173.80	0.0%
050	103,095	54.8%	1.040	52.1%	0.954	0.999	1.003	1.009	1.009	0.990	0.990	1.000	0.990	129.50	128.20	129.50	0.0%
051	4,735	44.2%	0.839	5.2%	0.943	0.938	0.942	0.948	0.948	0.930	0.930	1.000	0.930	130.50	121.40	130.50	0.0%
052	850	0.0%	0.000	0.8%	0.884	0.877	0.881	0.905	0.905	0.888	0.888	1.000	0.888	162.90	144.70	162.90	0.0%
053	52,078	54.7%	1.038	30.6%	1.140	1.109	1.113	1.107	1.107	1.086	1.086	1.000	1.086	151.40	164.40	151.40	0.0%
054	4,031	0.1%	0.002	3.9%	0.969	0.931	0.935	0.941	0.941	0.923	0.923	1.000	0.923	126.50	116.80	126.50	0.0%
055	211,003	60.0%	1.139	55.5%	1.010	1.082	1.086	1.093	1.093	1.072	1.072	1.000	1.072	155.30	166.50	155.30	0.0%
056	37,997	48.9%	0.928	18.8%	1.011	0.995	0.999	1.005	1.005	0.986	0.986	1.000	0.986	157.10	154.90	157.10	0.0%
057	201,102	52.5%	0.996	66.0%	1.018	1.003	1.007	1.013	1.013	0.994	0.994	1.000	0.994	122.70	122.00	122.70	0.0%
058	618	51.6%	0.979	0.8%	1.031	1.031	1.035	1.041	1.041	1.021	1.021	1.000	1.021	139.70	142.60	139.70	0.0%
061	999	103.1%	1.956	0.6%	0.902	0.908	0.912	0.918	0.918	0.901	0.901	1.000	0.901	130.50	117.60	130.50	0.0%
062	30,885	52.6%	0.998	22.6%	0.991	0.993	0.997	1.003	1.003	0.984	0.984	1.000	0.984	170.60	167.90	170.60	0.0%
063	13,840	81.9%	1.554	7.7%	1.046	1.085	1.089	1.096	1.096	1.075	1.075	1.000	1.075	154.50	166.10	154.50	0.0%
064	81,315	47.1%	0.894	43.1%	1.084	1.002	1.006	1.012	1.012	0.993	0.993	1.000	0.993	120.20	119.40	120.20	0.0%
065	49,143	71.1%	1.349	23.2%	1.096	1.155	1.160	1.107	1.107	1.086	1.086	1.000	1.086	180.60	196.10	173.40	-3.2%
068	1,098	44.7%	0.848	1.0%	0.949	0.948	0.952	0.958	0.958	0.940	0.940	1.000	0.940	127.40	119.80	103.20	-7.4%
068	23,201	58.1%	1.102	12.0%	1.035	1.043	1.047	1.053	1.053	1.033	1.033	1.000	1.033	169.90	175.50	169.90	0.0%
069	2,666	0.0%	0.000	3.0%	0.964	0.935	0.939	0.945	0.945	0.927	0.927	1.000	0.927	179.20	166.10	179.20	0.0%
071	36,601	56.7%	1.076	21.7%	1.027	1.038	1.042	1.048	1.048	1.028	1.028	1.000	1.028	152.00	156.30	152.00	0.0%
072	4,386	0.0%	0.000	1.9%	1.026	1.007	1.011	1.017	1.017	0.998	0.998	1.000	0.998	122.80	122.60	122.80	0.0%
073	203	0.0%	0.000	0.0%	1.000	1.000	1.004	1.010	1.010	0.991	0.991	1.000	0.991	131.10	129.90	131.10	0.0%
074	46,105	67.7%	1.285	26.9%	0.900	1.004	1.008	1.014	1.014	0.995	0.995	1.000	0.995	191.60	190.60	191.60	0.0%
075	4,676	20.1%	0.381	2.1%	0.998	0.985	0.989	0.995	0.995	0.976	0.976	1.000	0.976	133.80	130.60	133.80	0.0%
076	17,975	41.2%	0.782	16.0%	1.154	1.094	1.098	1.105	1.105	1.084	1.084	1.000	1.084	117.50	127.40	117.50	0.0%
077	109	0.0%	0.000	0.1%	0.847	0.846	0.849	0.905	0.905	0.888	0.888	1.000	0.888	153.90	136.70	153.90	0.0%
078	1,713	100.4%	1.905	2.4%	0.946	0.969	0.973	0.979	0.979	0.960	0.960	1.000	0.960	119.10	114.30	119.10	0.0%
079	104,131	44.3%	0.841	44.5%	0.953	0.903	0.907	0.912	0.912	0.895	0.895	1.000	0.895	198.80	177.90	180.90	-7.4%
080	55,239	48.2%	0.915	26.0%	1.063	1.025	1.029	1.035	1.035	1.015	1.015	1.000	1.015	159.90	162.30	159.90	0.0%
081	107,892	48.6%	0.922	45.3%	1.031	0.982	0.986	0.992	0.992	0.973	0.973	1.000	0.973	190.50	185.40	173.40	-7.3%
082	508,748	52.1%	0.989	76.5%	0.995	0.990	0.994	1.000	1.000	0.981	0.981	1.000	0.981	164.60	161.50	164.60	0.0%
083	2,801	17.8%	0.338	4.0%	0.946	0.922	0.926	0.932	0.932	0.914	0.914	1.000	0.914	141.80	129.60	141.80	0.0%
084	1,366	1.0%	0.019	2.2%	0.946	0.926	0.930	0.936	0.936	0.918	0.918	1.000	0.918	124.60	114.40	124.60	0.0%
085	32,911	92.0%	1.746	24.1%	1.064	1.228	1.233	1.107	1.107	1.086	1.086	1.000	1.086	137.70	149.50	137.70	0.0%
087	7,141	15.3%	0.290	4.7%	0.977	0.945	0.949	0.955	0.955	0.937	0.937	1.000	0.937	162.50	152.30	162.50	0.0%
088	751	40.6%	0.770	0.3%	0.854	0.854	0.857	0.905	0.905	0.888	0.888	1.000	0.888	124.80	110.80	124.80	0.0%
090	42,572	50.4%	0.956	26.6%	0.903	0.917	0.921	0.927	0.927	0.909	0.909	1.000	0.909	215.60	196.00	174.60	-15.6%
091	8,184	59.9%	1.137	3.9%	0.996	1.001	1.005	1.011	1.011	0.992	0.992	1.000	0.992	158.70	157.40	158.70	0.0%
092	102	0.0%	0.000	0.0%	1.000	1.000	1.004	1.010	1.010	0.991	0.991	1.000	0.991	148.50	147.20	148.50	0.0%
093	11,048	86.4%	1.639	6.8%	0.896	0.947	0.951	0.957	0.957	0.939	0.939	1.000	0.939	125.40	117.80	125.40	0.0%
094	0	0.0%	0.000	0.0%	1.000	1.000	1.004	1.010	1.010	0.991	0.991	1.000	0.991	132.90	131.70	132.90	0.0%
095	6,296	0.0%	0.000	5.7%	1.794	1.692	1.699	1.107	1.107	1.086	1.086	1.000	1.086	180.10	195.60	180.10	0.0%
096	2,542	97.8%	1.856	3.9%	1.163	1.190	1.195	1.107	1.107	1.086	1.086	1.000	1.086	132.70	144.10	132.70	0.0%
097	25,222	76.4%	1.450	20.1%	1.047	1.128	1.133	1.107	1.107	1.086	1.086	1.000	1.086	128.00	139.00	128.00	0.0%
098	90,759	69.6%	1.321	32.4%	0.992	1.099	1.103	1.107	1.107	1.086	1.086	1.000	1.086	196.60	213.50	196.60	0.0%
099	819	0.0%	0.000	0.1%	1.926	1.924	1.932	1.107	1.107	1.086	1.086	1.000	1.086	165.30	179.50	165.30	0.0%
100	0	0.0%	0.000	0.1%	1.000	0.999	1.003	1.009	1.009	0.990	0.990	1.000	0.990	144.60	143.20	144.60	0.0%
101	5,763	74.3%	1.410	5.9%	1.485	1.481	1.487	1.107	1.107	1.086	1.086	1.000	1.086	224.90	244.20	224.90	0.0%
102	4,900	158.6%	3.009	3.8%	1.853	1.897	1.905	1.107	1.107	1.086	1.086	1.000	1.086	173.30	188.20	173.30	0.0%
103	4,563	86.2%	1.636	3.9%	1.712	1.709	1.716	1.107	1.107	1.086	1.086	1.000	1.086	190.30	206.70	190.30	0.0%
104	984,420	50.7%	0.962	85.9%	0.987	0.966	0.970	0.976	0.976	0.957	0.957	1.000	0.957	177.90	170.30	177.90	0.0%
105	374	204.6%	3.882	0.5%	1.053	1.067	1.071	1.077	1.077	1.057	1.057	1.000	1.057	122.90	129.90	122.90	0.0%
106	9,308	51.9%	0.985	6.5%	0.737	0.753	0.756	0.905	0.905	0.888	0.888	1.000	0.888	232.90	206.80	139.70	-33.7%
107	15,591	72.7%	1.380	12.1%	0.819	0.887	0.891	0.905	0.905	0.888	0.888	1.000	0.888	238.30	211.60	162.00	-26.4%
108	99,564	50.0%	0.949	40.9%	0.867	0.901	0.905	0.910	0.910	0.893	0.893	1.000	0.893	254.60	227.40	206.20	-16.1%
109	22,805	43.3%	0.822	13.9%	0.966	0.946	0.950	0.956	0.956	0.938	0.938	1.000	0.938	250.40	234.90	202.80	-15.8%
110	19,057	30.9%	0.586	9.6%	1.032	0.989	0.993	0.999	0.999	0.980	0.980	1.000	0.980	218.40	214.00	218.40	0.0%
111	25,980	54.8%	1.040	16.0%	0.993	1.001	1.005	1.011	1.011	0.992	0.992	1.000	0.992	224.90	223.10	224.90	0.0%
112	56,300	44.9%	0.852	28.5%	1.013	0.967	0.971	0.977	0.977	0.958	0.958	1.000	0.958	155.70	149.20	155.70	0.0%
113	2,822	117.5%	2.230	3.8%	0.871	0.923	0.927	0.933	0.933	0.915	0.915	1.000	0.915	172.30	157.70	172.30	0.0%
114	4,612	0.0%	0.000	2.1%	0.907	0.888	0.892	0.905	0.905	0.888	0.888	1.000	0.888	170.50	151.40	170.50	0.0%
115	5,668	76.7%	1.455	3.8%	0.999												

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective August 15, 2007
Medical Benefits**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Current Territory	Fiscal Year Ending 2006/4 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 (±10%)	Selected Combined Index	Indicated Variable Premium Change	Selected Premium Change	Internal Change	Indicated Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
025	910	204.7%	4.621	0.7%	1.012	1.037	1.056	1.050	1.050	1.050	1.050	1.000	1.050	167.80	167.80	0.0%
035	918	0.0%	0.000	0.5%	0.949	0.944	0.961	0.955	0.955	0.955	0.955	1.000	0.955	180.90	180.90	0.0%
038	412	0.0%	0.000	0.5%	0.962	0.957	0.975	0.969	0.969	0.969	0.969	1.000	0.969	199.90	199.90	0.0%
039	3,548	37.0%	0.835	1.0%	0.897	0.896	0.912	0.907	0.907	0.907	0.907	1.000	0.907	190.40	190.40	0.0%
044	6,698	204.3%	4.612	4.3%	0.961	1.118	1.138	1.093	1.093	1.093	1.093	1.000	1.093	182.50	182.50	0.0%
047	356	0.1%	0.002	0.5%	1.193	1.187	1.209	1.093	1.093	1.093	1.093	1.000	1.093	200.30	200.30	0.0%
050	7,441	99.6%	2.248	6.1%	0.995	1.071	1.091	1.084	1.084	1.084	1.084	1.000	1.084	173.30	173.30	0.0%
051	1,613	71.5%	1.614	1.2%	0.994	1.001	1.019	1.013	1.013	1.013	1.013	1.000	1.013	174.80	174.80	0.0%
052	177	0.0%	0.000	0.0%	0.974	0.974	0.992	0.986	0.986	0.986	0.986	1.000	0.986	177.00	177.00	0.0%
053	3,346	0.0%	0.000	1.9%	1.091	1.070	1.090	1.083	1.083	1.083	1.083	1.000	1.083	173.30	173.30	0.0%
054	255	0.0%	0.000	0.1%	1.110	1.109	1.129	1.093	1.093	1.093	1.093	1.000	1.093	178.90	178.90	0.0%
055	10,337	60.5%	1.366	6.0%	1.179	1.190	1.212	1.093	1.093	1.093	1.093	1.000	1.093	192.50	192.50	0.0%
056	1,540	0.0%	0.000	0.7%	1.002	0.995	1.013	1.007	1.007	1.007	1.007	1.000	1.007	186.90	186.90	0.0%
057	9,310	50.3%	1.135	4.6%	1.078	1.081	1.101	1.093	1.093	1.093	1.093	1.000	1.093	172.50	172.50	0.0%
058	0	0.0%	0.000	0.0%	1.000	1.000	1.018	1.012	1.012	1.012	1.012	1.000	1.012	163.60	163.60	0.0%
061	169	0.0%	0.000	0.1%	0.993	0.992	1.010	1.004	1.004	1.004	1.004	1.000	1.004	168.20	168.20	0.0%
062	5,605	45.0%	1.016	4.2%	0.907	0.912	0.929	0.923	0.923	0.923	0.923	1.000	0.923	199.10	199.10	0.0%
063	1,748	79.8%	1.801	1.1%	1.115	1.123	1.144	1.093	1.093	1.093	1.093	1.000	1.093	176.60	176.60	0.0%
064	3,981	58.8%	1.327	2.7%	1.048	1.056	1.075	1.069	1.069	1.069	1.069	1.000	1.069	170.40	170.40	0.0%
065	2,585	0.0%	0.000	1.4%	0.945	0.932	0.949	0.943	0.943	0.943	0.943	1.000	0.943	180.70	180.70	0.0%
066	29	0.0%	0.000	0.1%	1.000	0.999	1.017	1.011	1.011	1.011	1.011	1.000	1.011	182.20	182.20	0.0%
068	1,839	50.7%	1.144	1.1%	1.055	1.056	1.075	1.069	1.069	1.069	1.069	1.000	1.069	170.70	170.70	0.0%
069	49	0.0%	0.000	0.2%	1.000	0.998	1.016	1.010	1.010	1.010	1.010	1.000	1.010	185.20	185.20	0.0%
071	2,440	10.3%	0.233	1.3%	0.959	0.950	0.967	0.961	0.961	0.961	0.961	1.000	0.961	179.90	179.90	0.0%
072	412	0.0%	0.000	0.2%	0.990	0.988	1.006	1.000	1.000	1.000	1.000	1.000	1.000	171.10	171.10	0.0%
073	0	0.0%	0.000	0.0%	1.000	1.000	1.018	1.012	1.012	1.012	1.012	1.000	1.012	166.30	166.30	0.0%
074	8,740	58.4%	1.318	5.8%	0.831	0.859	0.875	0.895	0.895	0.895	0.895	1.000	0.895	199.10	199.10	0.0%
075	356	0.0%	0.000	0.1%	1.046	1.045	1.064	1.058	1.058	1.058	1.058	1.000	1.058	179.10	179.10	0.0%
076	2,706	2.9%	0.065	1.5%	1.051	1.036	1.055	1.049	1.049	1.049	1.049	1.000	1.049	164.60	164.60	0.0%
077	0	0.0%	0.000	0.0%	1.000	1.000	1.018	1.012	1.012	1.012	1.012	1.000	1.012	188.00	188.00	0.0%
078	686	49.4%	1.115	0.5%	0.961	0.962	0.980	0.974	0.974	0.974	0.974	1.000	0.974	200.10	200.10	0.0%
079	11,704	75.3%	1.700	7.3%	0.866	0.927	0.944	0.938	0.938	0.938	0.938	1.000	0.938	207.80	207.80	0.0%
080	4,105	69.3%	1.564	2.4%	1.034	1.047	1.066	1.060	1.060	1.060	1.060	1.000	1.060	165.70	165.70	0.0%
081	10,223	18.2%	0.411	6.7%	0.976	0.938	0.955	0.949	0.949	0.949	0.949	1.000	0.949	179.60	179.60	0.0%
082	23,012	28.2%	0.637	13.1%	1.061	1.005	1.023	1.017	1.017	1.017	1.017	1.000	1.017	167.70	167.70	0.0%
083	476	0.0%	0.000	0.4%	1.039	1.035	1.054	1.048	1.048	1.048	1.048	1.000	1.048	184.40	184.40	0.0%
084	434	0.0%	0.000	0.3%	1.024	1.021	1.040	1.034	1.034	1.034	1.034	1.000	1.034	187.20	187.20	0.0%
085	675	1.0%	0.023	0.7%	1.093	1.086	1.106	1.093	1.093	1.093	1.093	1.000	1.093	164.70	164.70	0.0%
087	638	206.1%	4.652	0.4%	0.941	0.956	0.974	0.968	0.968	0.968	0.968	1.000	0.968	180.80	180.80	0.0%
088	58	0.0%	0.000	0.0%	1.000	1.000	1.018	1.012	1.012	1.012	1.012	1.000	1.012	185.80	185.80	0.0%
090	4,909	33.5%	0.756	3.8%	0.788	0.787	0.801	0.895	0.895	0.895	0.895	1.000	0.895	228.20	228.20	0.0%
091	194	0.0%	0.000	0.2%	0.957	0.955	0.973	0.967	0.967	0.967	0.967	1.000	0.967	180.50	180.50	0.0%
092	31	0.0%	0.000	0.0%	1.000	1.000	1.018	1.012	1.012	1.012	1.012	1.000	1.012	165.10	165.10	0.0%
093	53	0.0%	0.000	0.0%	1.000	1.000	1.018	1.012	1.012	1.012	1.012	1.000	1.012	171.40	171.40	0.0%
094	0	0.0%	0.000	0.0%	1.000	1.000	1.018	1.012	1.012	1.012	1.012	1.000	1.012	166.30	166.30	0.0%
095	1,365	0.0%	0.000	1.1%	1.556	1.539	1.567	1.093	1.093	1.093	1.093	1.000	1.093	220.40	220.40	0.0%
096	795	43.8%	0.989	0.6%	1.110	1.109	1.129	1.093	1.093	1.093	1.093	1.000	1.093	180.90	180.90	0.0%
097	387	109.7%	2.476	0.4%	0.953	0.959	0.977	0.971	0.971	0.971	0.971	1.000	0.971	180.30	180.30	0.0%
098	4,166	104.2%	2.352	2.3%	0.940	0.972	0.990	0.984	0.984	0.984	0.984	1.000	0.984	181.80	181.80	0.0%
099	0	0.0%	0.000	0.0%	1.000	1.000	1.018	1.012	1.012	1.012	1.012	1.000	1.012	225.70	225.70	0.0%
100	0	0.0%	0.000	0.0%	1.000	1.000	1.018	1.012	1.012	1.012	1.012	1.000	1.012	200.10	200.10	0.0%
101	692	6.9%	0.156	0.8%	1.386	1.376	1.401	1.093	1.093	1.093	1.093	1.000	1.093	248.30	248.30	0.0%
102	556	126.2%	2.849	0.3%	1.591	1.595	1.624	1.093	1.093	1.093	1.093	1.000	1.093	215.30	215.30	0.0%
103	357	0.0%	0.000	0.4%	1.626	1.619	1.649	1.093	1.093	1.093	1.093	1.000	1.093	210.50	210.50	0.0%
104	45,170	28.8%	0.650	22.4%	1.110	1.007	1.025	1.019	1.019	1.019	1.019	1.000	1.019	159.20	159.20	0.0%
105	110	0.0%	0.000	0.1%	1.054	1.053	1.072	1.066	1.066	1.066	1.066	1.000	1.066	159.50	159.50	0.0%
106	204	0.0%	0.000	0.5%	0.776	0.772	0.786	0.895	0.895	0.895	0.895	1.000	0.895	217.70	217.70	0.0%
107	2,643	63.9%	1.442	1.5%	0.808	0.818	0.833	0.895	0.895	0.895	0.895	1.000	0.895	218.50	218.50	0.0%
108	14,743	-2.1%	-0.047	7.0%	0.712	0.659	0.671	0.895	0.895	0.895	0.895	1.000	0.895	261.90	261.90	0.0%
109	2,013	0.0%	0.000	1.3%	0.920	0.908	0.925	0.919	0.919	0.919	0.919	1.000	0.919	264.40	264.40	0.0%
110	1,293	55.4%	1.251	1.1%	0.810	0.815	0.830	0.895	0.895	0.895	0.895	1.000	0.895	204.90	204.90	0.0%
111	2,945	42.4%	0.957	2.7%	0.996	0.995	1.013	1.007	1.007	1.007	1.007	1.000	1.007	205.60	205.60	0.0%
112	3,417	55.3%	1.248	2.2%	0.976	0.982	1.000	0.994	0.994	0.994	0.994	1.000	0.994	186.90	186.90	0.0%
113	753	-8.8%	-0.199	0.6%	0.921	0.914	0.931	0.925	0.925	0.925	0.925	1.000	0.925	247.70	247.70	0.0%
114	564	0.0%	0.000	0.2%	0.999	0.997	1.015	1.009	1.009	1.009	1.009	1.000	1.009	275.10	275.10	0.0%
115	795	11.4%	0.257	0.4%	0.925	0.922	0.939	0.933	0.933	0.933	0.933	1.000	0.933	204.60	204.60	0.0%
999	0	0.0%	0.000	0.0%	1.000	1.000	1.018	1.012	1.012	1.012	1.012	1.000	1.012	275.10	275.10	0.0%
Total	217,686	44.3%				0.982	1.000	1.000	1.000	1.000	1.000	1.000	1.000			0.0%

* Effective 3/15/2007, Model Year 2006
** Current Expense Fee is \$7.40, Proposed is \$7.40

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective August 15, 2007
Comprehensive**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Current Territory	Fiscal Year Ending 2006/4 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 (±10%)	Selected Combined Index	Indicated Variable Premium Change	Selected Premium Change	Internal Change	Indicated Base Rate Change	Current Base Rate*	Indicated Base Rate	Selected Base Rate	Total Change Including Expense Fee
025	4,186	170.6%	3.467	4.7%	0.966	1.084	1.123	1.098	1.098	1.077	1.077	1.000	1.077	124.40	134.00	124.40	0.0%
035	4,709	30.0%	0.610	3.9%	1.058	1.041	1.079	1.077	1.077	1.057	1.057	1.000	1.057	99.50	105.20	99.50	0.0%
038	939	294.2%	5.980	1.2%	1.161	1.219	1.263	1.098	1.098	1.077	1.077	1.000	1.077	179.40	193.20	179.40	0.0%
039	12,504	53.4%	1.085	5.2%	0.960	0.967	1.002	1.000	1.000	0.981	0.981	1.000	0.981	141.90	139.20	141.90	0.0%
044	14,337	21.8%	0.443	19.6%	0.922	0.828	0.858	0.898	0.898	0.881	0.881	1.000	0.881	88.60	78.10	88.60	0.0%
047	1,364	0.0%	0.000	2.0%	1.109	1.087	1.126	1.098	1.098	1.077	1.077	1.000	1.077	193.00	207.90	193.00	0.0%
050	48,528	33.9%	0.689	32.2%	1.030	0.920	0.953	0.951	0.951	0.933	0.933	1.000	0.933	162.70	151.80	162.70	0.0%
051	3,735	75.7%	1.539	2.9%	1.191	1.201	1.245	1.098	1.098	1.077	1.077	1.000	1.077	162.70	175.20	162.70	0.0%
052	510	76.9%	1.563	0.4%	1.140	1.142	1.183	1.098	1.098	1.077	1.077	1.000	1.077	151.50	163.20	151.50	0.0%
053	18,419	119.9%	2.437	14.4%	0.950	1.164	1.206	1.098	1.098	1.077	1.077	1.000	1.077	148.90	160.40	148.90	0.0%
054	1,500	47.2%	0.959	1.4%	1.145	1.142	1.183	1.098	1.098	1.077	1.077	1.000	1.077	168.10	181.00	168.10	0.0%
055	49,227	57.8%	1.175	30.1%	0.994	1.048	1.086	1.084	1.084	1.063	1.063	1.000	1.063	147.20	156.50	147.20	0.0%
056	7,416	29.5%	0.600	6.6%	1.068	1.037	1.075	1.073	1.073	1.053	1.053	1.000	1.053	145.90	153.60	145.90	0.0%
057	46,296	47.9%	0.974	32.5%	1.027	1.010	1.047	1.045	1.045	1.025	1.025	1.000	1.025	119.40	122.40	119.40	0.0%
058	36	0.0%	0.000	0.0%	1.000	1.000	1.036	1.034	1.034	1.014	1.014	1.000	1.014	118.80	120.50	118.80	0.0%
061	406	0.0%	0.000	0.2%	1.007	1.005	1.041	1.039	1.039	1.019	1.019	1.000	1.019	179.80	183.20	179.80	0.0%
062	11,058	103.6%	2.106	12.4%	1.005	1.142	1.183	1.098	1.098	1.077	1.077	1.000	1.077	148.40	159.80	148.40	0.0%
063	2,877	46.5%	0.945	2.6%	1.082	1.078	1.117	1.098	1.098	1.077	1.077	1.000	1.077	147.00	158.30	147.00	0.0%
064	22,398	17.8%	0.362	18.6%	1.034	0.909	0.942	0.940	0.940	0.922	0.922	1.000	0.922	123.90	114.20	123.90	0.0%
065	9,712	26.6%	0.541	10.6%	1.066	1.010	1.047	1.045	1.045	1.025	1.025	1.000	1.025	95.30	97.70	95.30	-3.8%
066	433	0.0%	0.000	0.5%	1.148	1.142	1.183	1.098	1.098	1.077	1.077	1.000	1.077	143.10	154.10	121.60	-11.7%
068	4,956	15.9%	0.323	5.3%	1.199	1.153	1.195	1.098	1.098	1.077	1.077	1.000	1.077	101.40	109.20	101.40	0.0%
069	918	0.0%	0.000	1.3%	1.148	1.133	1.174	1.098	1.098	1.077	1.077	1.000	1.077	97.10	104.60	97.10	0.0%
071	8,505	67.5%	1.372	9.6%	0.951	0.991	1.027	1.025	1.025	1.006	1.006	1.000	1.006	92.50	93.10	92.50	0.0%
072	737	31.6%	0.642	0.4%	0.971	0.970	1.005	1.003	1.003	0.984	0.984	1.000	0.984	134.90	132.70	134.90	0.0%
073	0	0.0%	0.000	0.0%	1.000	1.000	1.036	1.034	1.034	1.014	1.014	1.000	1.014	159.30	161.50	159.30	0.0%
074	16,641	36.9%	0.750	17.0%	0.979	0.940	0.974	0.972	0.972	0.954	0.954	1.000	0.954	137.60	131.30	137.60	0.0%
075	806	0.0%	0.000	0.3%	1.170	1.166	1.208	1.098	1.098	1.077	1.077	1.000	1.077	153.20	165.00	153.20	0.0%
076	8,065	22.8%	0.463	7.0%	0.941	0.908	0.941	0.939	0.939	0.921	0.921	1.000	0.921	117.80	108.50	117.80	0.0%
077	0	0.0%	0.000	0.0%	1.000	1.000	1.036	1.034	1.034	1.014	1.014	1.000	1.014	146.30	148.30	146.30	0.0%
078	839	49.2%	1.000	1.2%	1.132	1.130	1.171	1.098	1.098	1.077	1.077	1.000	1.077	145.60	156.80	145.60	0.0%
079	21,197	40.8%	0.829	28.0%	1.014	0.962	0.997	0.995	0.995	0.976	0.976	1.000	0.976	77.50	75.60	73.60	-3.5%
080	9,489	30.1%	0.612	12.4%	0.937	0.897	0.930	0.928	0.928	0.910	0.910	1.000	0.910	74.50	67.80	74.50	0.0%
081	20,996	39.8%	0.809	25.9%	1.032	0.974	1.009	1.007	1.007	0.988	0.988	1.000	0.988	85.80	84.80	70.40	-13.1%
082	72,206	52.4%	1.065	52.2%	0.927	0.999	1.035	1.033	1.033	1.013	1.013	1.000	1.013	71.60	72.50	71.60	0.0%
083	1,487	24.2%	0.492	2.0%	1.057	1.046	1.084	1.082	1.082	1.061	1.061	1.000	1.061	144.40	153.20	144.40	0.0%
084	643	0.0%	0.000	0.6%	0.909	0.904	0.937	0.935	0.935	0.917	0.917	1.000	0.917	176.00	161.40	176.00	0.0%
085	6,717	13.6%	0.276	6.4%	1.074	1.023	1.060	1.058	1.058	1.038	1.038	1.000	1.038	141.80	147.20	141.80	0.0%
087	2,710	0.0%	0.000	2.6%	0.879	0.856	0.887	0.898	0.898	0.881	0.881	1.000	0.881	92.40	81.40	92.40	0.0%
088	502	0.0%	0.000	0.1%	1.077	1.076	1.115	1.098	1.098	1.077	1.077	1.000	1.077	195.60	210.70	195.60	0.0%
090	11,308	141.1%	2.868	14.0%	0.920	1.193	1.236	1.098	1.098	1.077	1.077	1.000	1.077	121.10	130.40	102.90	-11.6%
091	1,597	0.0%	0.000	1.4%	1.013	0.999	1.035	1.033	1.033	1.013	1.013	1.000	1.013	92.60	93.80	92.60	0.0%
092	92	0.0%	0.000	0.0%	1.000	1.000	1.036	1.034	1.034	1.014	1.014	1.000	1.014	156.90	159.10	156.90	0.0%
093	1,899	379.6%	7.715	1.5%	1.098	1.197	1.240	1.098	1.098	1.077	1.077	1.000	1.077	119.50	128.70	119.50	0.0%
094	0	0.0%	0.000	0.0%	1.000	1.000	1.036	1.034	1.034	1.014	1.014	1.000	1.014	175.50	178.00	175.50	0.0%
095	4,483	144.8%	2.943	3.8%	1.366	1.426	1.478	1.098	1.098	1.077	1.077	1.000	1.077	173.90	187.30	173.90	0.0%
096	1,150	158.2%	3.215	2.0%	1.016	1.060	1.098	1.096	1.096	1.075	1.075	1.000	1.075	161.70	173.80	161.70	0.0%
097	9,633	12.1%	0.246	7.1%	1.074	1.015	1.052	1.050	1.050	1.030	1.030	1.000	1.030	141.80	146.10	141.80	0.0%
098	18,252	44.4%	0.902	15.6%	1.024	1.005	1.041	1.039	1.039	1.019	1.019	1.000	1.019	101.10	103.00	101.10	0.0%
099	315	0.0%	0.000	0.1%	1.581	1.579	1.636	1.098	1.098	1.077	1.077	1.000	1.077	146.10	157.30	146.10	0.0%
100	0	0.0%	0.000	0.1%	1.000	0.999	1.035	1.033	1.033	1.013	1.013	1.000	1.013	141.40	143.20	141.40	0.0%
101	1,166	48.5%	0.986	3.4%	2.412	2.364	2.450	1.098	1.098	1.077	1.077	1.000	1.077	85.40	92.00	85.40	0.0%
102	1,160	40.8%	0.829	1.1%	2.120	2.106	2.182	1.098	1.098	1.077	1.077	1.000	1.077	101.40	109.20	101.40	0.0%
103	898	1.9%	0.039	1.3%	2.190	2.162	2.240	1.098	1.098	1.077	1.077	1.000	1.077	97.10	104.60	97.10	0.0%
104	122,968	32.5%	0.661	67.1%	0.975	0.764	0.792	0.898	0.898	0.881	0.881	1.000	0.881	66.50	58.60	66.50	0.0%
105	238	0.0%	0.000	0.3%	1.141	1.138	1.179	1.098	1.098	1.077	1.077	1.000	1.077	129.10	139.00	129.10	0.0%
106	2,798	0.0%	0.000	3.7%	0.959	0.924	0.958	0.956	0.956	0.938	0.938	1.000	0.938	131.20	123.10	105.00	-15.9%
107	4,189	39.3%	0.799	6.4%	0.883	0.878	0.910	0.908	0.908	0.891	0.891	1.000	0.891	114.10	101.70	91.30	-14.9%
108	22,244	61.2%	1.244	23.6%	0.908	0.987	1.023	1.021	1.021	1.002	1.002	1.000	1.002	108.40	108.60	92.10	-11.5%
109	5,775	10.8%	0.220	7.0%	1.005	0.950	0.984	0.982	0.982	0.963	0.963	1.000	0.963	130.40	125.60	110.80	-11.5%
110	2,549	316.2%	6.427	4.1%	1.006	1.228	1.273	1.098	1.098	1.077	1.077	1.000	1.077	85.40	92.00	85.40	0.0%
111	4,824	24.2%	0.492	9.5%	0.956	0.912	0.945	0.943	0.943	0.925	0.925	1.000	0.925	80.50	74.50	80.50	0.0%
112	13,924	32.0%	0.650	15.4%	1.040	0.980	1.016	1.014	1.014	0.995	0.995	1.000	0.995	100.00	99.50	100.00	0.0%
113	1,049	46.6%	0.947	1.7%	1.046	1.044	1.082	1.080	1.080	1.059	1.059	1.000	1.059	137.10	145.20	137.10	0.0%
114	1,291	33.4%	0.679	1.1%	1.045	1.041	1.079	1.077	1.077	1.057	1.057	1.000	1.057	149.20	157.70	149.20	0.0%
115	582	0.0%	0.000	1.1%	1.216	1.203	1.247	1.098	1.098	1.077	1.077	1.000	1.077	97.10	104.60	9	

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective August 15, 2007
Collision**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Current Territory	Fiscal Year Ending 2006/4 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 (±10%)	Selected Combined Index	Indicated Variable Premium Change	Selected Premium Change	Internal Change	Indicated Base Rate Change	Current Base Rate*	Indicated Base Rate	Selected Base Rate	Total Change Including Expense Fee
025	10,848	133.7%	2.240	7.0%	0.987	1.075	1.073	1.075	1.075	1.054	1.054	1.000	1.054	356.20	375.40	356.20	0.0%
035	14,903	60.4%	1.012	5.8%	1.074	1.070	1.068	1.070	1.070	1.049	1.049	1.000	1.049	379.90	398.50	379.90	0.0%
038	2,180	35.5%	0.595	1.9%	0.934	0.928	0.926	0.928	0.928	0.909	0.909	1.000	0.909	372.00	338.10	372.00	0.0%
039	23,329	21.6%	0.362	7.8%	0.887	0.846	0.844	0.902	0.902	0.884	0.884	1.000	0.884	326.60	288.70	326.60	0.0%
044	44,416	42.9%	0.719	27.3%	0.951	0.888	0.886	0.902	0.902	0.884	0.884	1.000	0.884	297.70	263.20	297.70	0.0%
047	2,492	1.2%	0.020	3.0%	0.980	0.951	0.949	0.951	0.951	0.932	0.932	1.000	0.932	371.90	346.60	371.90	0.0%
050	96,241	58.7%	0.983	41.4%	0.991	0.988	0.986	0.988	0.988	0.968	0.968	1.000	0.968	351.90	340.60	351.90	0.0%
051	7,451	47.9%	0.802	4.3%	0.963	0.956	0.954	0.956	0.956	0.937	0.937	1.000	0.937	379.10	355.20	379.10	0.0%
052	1,073	91.2%	1.528	0.6%	1.007	1.010	1.008	1.010	1.010	0.990	0.990	1.000	0.990	380.40	376.60	380.40	0.0%
053	43,713	72.0%	1.206	20.4%	0.973	1.021	1.019	1.021	1.021	1.001	1.001	1.000	1.001	385.50	385.90	385.50	0.0%
054	2,591	86.0%	1.441	2.1%	0.882	0.894	0.892	0.902	0.902	0.884	0.884	1.000	0.884	369.30	326.50	369.30	0.0%
055	110,834	75.6%	1.266	39.5%	0.897	1.043	1.041	1.043	1.043	1.022	1.022	1.000	1.022	362.70	370.70	362.70	0.0%
056	18,138	67.4%	1.129	10.0%	0.948	0.966	0.964	0.966	0.966	0.947	0.947	1.000	0.947	382.80	362.50	382.80	0.0%
057	123,540	53.3%	0.893	42.2%	1.006	0.958	0.956	0.958	0.958	0.939	0.939	1.000	0.939	366.80	344.40	366.80	0.0%
058	75	0.0%	0.000	0.0%	1.000	1.000	0.998	1.000	1.000	0.980	0.980	1.000	0.980	372.50	365.10	372.50	0.0%
061	752	74.4%	1.246	0.4%	0.933	0.934	0.932	0.934	0.934	0.915	0.915	1.000	0.915	354.60	324.50	354.60	0.0%
062	22,423	59.1%	0.990	17.5%	0.958	0.964	0.962	0.964	0.964	0.945	0.945	1.000	0.945	335.80	317.30	335.80	0.0%
063	6,158	114.6%	1.920	3.8%	1.021	1.055	1.053	1.055	1.055	1.034	1.034	1.000	1.034	415.50	429.60	415.50	0.0%
064	60,924	47.9%	0.802	25.8%	0.949	0.911	0.909	0.911	0.911	0.893	0.893	1.000	0.893	369.10	329.60	369.10	0.0%
065	31,284	46.4%	0.777	15.2%	1.073	1.028	1.026	1.028	1.028	1.007	1.007	1.000	1.007	378.70	381.40	359.80	-4.1%
066	1,015	6.4%	0.107	0.7%	0.911	0.905	0.903	0.905	0.905	0.887	0.887	1.000	0.887	348.80	309.40	296.50	-12.1%
068	16,716	33.3%	0.558	7.9%	0.915	0.887	0.885	0.902	0.902	0.884	0.884	1.000	0.884	363.40	321.20	363.40	0.0%
069	2,710	0.0%	0.000	2.0%	0.907	0.889	0.887	0.902	0.902	0.884	0.884	1.000	0.884	375.20	331.70	375.20	0.0%
071	27,988	16.0%	0.268	14.0%	0.945	0.850	0.848	0.902	0.902	0.884	0.884	1.000	0.884	315.40	278.80	315.40	0.0%
072	2,131	0.0%	0.000	0.6%	1.056	1.050	1.048	1.050	1.050	1.029	1.029	1.000	1.029	380.30	391.30	380.30	0.0%
073	0	0.0%	0.000	0.0%	1.000	1.000	0.998	1.000	1.000	0.980	0.980	1.000	0.980	354.90	347.80	354.90	0.0%
074	44,087	99.4%	1.665	23.2%	0.840	1.031	1.029	1.031	1.031	1.010	1.010	1.000	1.010	392.00	395.90	392.00	0.0%
075	1,774	0.0%	0.000	0.5%	1.029	1.024	1.022	1.024	1.024	1.004	1.004	1.000	1.004	410.20	411.80	410.20	0.0%
076	20,693	10.0%	0.168	10.3%	0.915	0.838	0.836	0.902	0.902	0.884	0.884	1.000	0.884	363.20	321.10	363.20	0.0%
077	0	0.0%	0.000	0.0%	1.000	1.000	0.998	1.000	1.000	0.980	0.980	1.000	0.980	353.60	346.50	353.60	0.0%
078	2,256	111.7%	1.871	1.9%	0.884	0.903	0.901	0.903	0.903	0.885	0.885	1.000	0.885	350.50	310.20	350.50	0.0%
079	82,612	53.5%	0.896	37.0%	0.985	0.952	0.950	0.952	0.952	0.933	0.933	1.000	0.933	320.50	299.00	304.50	-4.1%
080	33,642	61.0%	1.022	17.8%	1.054	1.048	1.046	1.048	1.048	1.027	1.027	1.000	1.027	288.20	296.00	288.20	0.0%
081	80,290	61.9%	1.037	34.5%	0.865	0.924	0.922	0.924	0.924	0.906	0.906	1.000	0.906	407.60	369.30	334.20	-15.1%
082	269,210	59.5%	0.997	62.6%	1.113	1.040	1.038	1.040	1.040	1.019	1.019	1.000	1.019	300.50	306.20	300.50	0.0%
083	3,348	48.9%	0.819	3.0%	0.884	0.882	0.880	0.902	0.902	0.884	0.884	1.000	0.884	350.40	309.80	350.40	0.0%
084	1,050	27.1%	0.454	0.9%	0.892	0.888	0.886	0.902	0.902	0.884	0.884	1.000	0.884	373.50	330.20	373.50	0.0%
085	15,702	32.1%	0.538	9.5%	0.919	0.883	0.881	0.902	0.902	0.884	0.884	1.000	0.884	369.70	326.80	369.70	0.0%
087	7,618	63.7%	1.067	3.9%	0.967	0.971	0.969	0.971	0.971	0.952	0.952	1.000	0.952	314.90	299.80	314.90	0.0%
088	1,367	34.9%	0.585	0.1%	0.919	0.919	0.917	0.919	0.919	0.901	0.901	1.000	0.901	378.80	341.30	378.80	0.0%
090	26,939	38.3%	0.642	19.7%	0.990	0.921	0.919	0.921	0.921	0.903	0.903	1.000	0.903	334.80	302.30	284.60	-12.0%
091	5,604	72.2%	1.209	2.1%	0.921	0.927	0.925	0.927	0.927	0.908	0.908	1.000	0.908	348.70	316.60	348.70	0.0%
092	195	0.0%	0.000	0.0%	1.000	1.000	0.998	1.000	1.000	0.980	0.980	1.000	0.980	405.60	397.50	405.60	0.0%
093	4,731	1.1%	0.018	2.3%	0.947	0.926	0.924	0.926	0.926	0.907	0.907	1.000	0.907	390.80	354.50	390.80	0.0%
094	0	0.0%	0.000	0.0%	1.000	1.000	0.998	1.000	1.000	0.980	0.980	1.000	0.980	360.00	352.80	360.00	0.0%
095	7,685	45.7%	0.765	5.7%	1.418	1.381	1.378	1.102	1.102	1.080	1.080	1.000	1.080	355.40	383.80	355.40	0.0%
096	2,578	77.6%	1.300	3.1%	1.031	1.039	1.037	1.039	1.039	1.018	1.018	1.000	1.018	406.40	413.70	406.40	0.0%
097	22,316	56.3%	0.943	10.5%	0.946	0.946	0.944	0.946	0.946	0.927	0.927	1.000	0.927	383.90	355.90	383.90	0.0%
098	53,612	72.5%	1.214	22.0%	1.077	1.107	1.105	1.102	1.102	1.080	1.080	1.000	1.080	378.70	409.00	378.70	0.0%
099	769	0.0%	0.000	0.1%	1.425	1.424	1.421	1.102	1.102	1.080	1.080	1.000	1.080	353.20	381.50	353.20	0.0%
100	0	0.0%	0.000	0.1%	1.000	0.999	0.997	0.999	0.999	0.979	0.979	1.000	0.979	361.30	353.70	361.30	0.0%
101	4,821	62.3%	1.044	5.1%	1.308	1.295	1.292	1.102	1.102	1.080	1.080	1.000	1.080	390.00	421.20	390.00	0.0%
102	4,029	114.4%	1.916	1.6%	1.273	1.283	1.280	1.102	1.102	1.080	1.080	1.000	1.080	402.60	434.80	402.60	0.0%
103	3,087	56.9%	0.953	2.0%	1.204	1.199	1.197	1.102	1.102	1.080	1.080	1.000	1.080	429.50	463.90	429.50	0.0%
104	540,807	61.0%	1.022	75.6%	1.020	1.022	1.020	1.022	1.022	1.002	1.002	1.000	1.002	346.60	347.30	346.60	0.0%
105	490	106.6%	1.786	0.5%	0.954	0.958	0.956	0.958	0.958	0.939	0.939	1.000	0.939	375.60	352.70	375.60	0.0%
106	7,397	54.7%	0.916	5.6%	0.869	0.872	0.870	0.902	0.902	0.884	0.884	1.000	0.884	366.40	323.90	293.10	-16.7%
107	12,352	49.8%	0.834	9.4%	0.955	0.944	0.942	0.944	0.944	0.925	0.925	1.000	0.925	375.40	347.20	300.30	-16.2%
108	70,106	89.7%	1.503	32.0%	0.989	1.153	1.151	1.102	1.102	1.080	1.080	1.000	1.080	364.70	393.90	310.00	-12.5%
109	15,979	43.1%	0.722	10.4%	0.920	0.899	0.897	0.902	0.902	0.884	0.884	1.000	0.884	366.40	323.90	311.40	-12.3%
110	9,737	42.8%	0.717	6.5%	0.991	0.873	0.871	0.973	0.973	0.954	0.954	1.000	0.954	330.20	315.00	330.20	0.0%
111	18,302	42.2%	0.707	13.8%	0.971	0.935	0.933	0.935	0.935	0.916	0.916	1.000	0.916	338.10	309.70	338.10	0.0%
112	38,736	59.8%	1.002	21.9%	1.011	1.009	1.007	1.009	1.009	0.989	0.989	1.000	0.989	315.70	312.20	315.70	0.0%
113	1,925	144.7%	2.424	2.4%	0.989	1.023	1.021	1.023	1.023	1.003	1.003	1.000	1.003	345.70	346.70	345.70	0.0%
114	3,102	19.9%	0.333	1.7%	0.997	0.986	0.984	0.986	0.986	0.966	0.966	1.000	0.966	342.10	330.50	342.10	0.0%
115	1,808	86.4%	1.447	1.6%	0.944	0.952</											

**ArkansasNon-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective August 15, 2007
All Coverages**

Current Territory	Fiscal Year Ending 2006/4 Projected Current		Property Damage	Medical Benefits	Comprehensive	Collision	Total
	Current Territory	Level Earned					
025	46,882	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
035	70,424	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
038	7,752	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
039	104,947	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
044	288,015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
047	10,607	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
050	479,724	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
051	29,914	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
052	4,250	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
053	224,534	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
054	17,204	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
055	774,793	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
056	133,436	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
057	787,992	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
058	1,763	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
061	4,538	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
062	131,871	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
063	49,527	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
064	344,624	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
065	181,710	-3.3%	-3.2%	0.0%	-3.8%	-4.1%	-3.4%
066	5,708	-14.7%	-13.1%	0.0%	-11.7%	-12.1%	-13.3%
068	89,355	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
069	11,337	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
071	140,467	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
072	16,606	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
073	418	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
074	205,077	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
075	16,386	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
076	92,755	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
077	376	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
078	11,584	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
079	413,630	-7.5%	-7.4%	0.0%	-3.5%	-4.1%	-6.1%
080	211,060	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
081	426,393	-7.5%	-7.3%	0.0%	-13.1%	-15.1%	-9.3%
082	1,721,827	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
083	15,336	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
084	7,332	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
085	116,108	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
087	31,813	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
088	4,285	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
090	171,776	-16.2%	-15.6%	0.0%	-11.6%	-12.0%	-14.3%
091	28,224	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
092	526	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
093	40,742	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
094	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
095	33,710	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
096	12,985	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
097	113,207	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
098	304,663	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
099	3,107	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
100	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
101	22,254	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
102	19,949	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
103	18,135	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
104	3,115,146	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
105	2,315	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
106	37,686	-34.8%	-33.7%	0.0%	-15.9%	-16.7%	-28.2%
107	67,261	-27.6%	-26.4%	0.0%	-14.9%	-16.2%	-22.4%
108	384,734	-16.4%	-16.1%	0.0%	-11.5%	-12.5%	-14.4%
109	89,946	-16.3%	-15.8%	0.0%	-11.5%	-12.3%	-14.5%
110	61,468	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
111	93,701	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
112	222,009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
113	12,439	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
114	19,264	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
115	21,198	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
999	290	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	12,129,001	-1.8%	-1.5%	0.0%	-1.4%	-1.6%	-1.6%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Model Year Factors**

Bodily Injury

Model Year	Current Factors	Proposed Factors
2010	N/A	1.052
2009	N/A	1.039
2008	1.026	1.026
2007	1.013	1.013
2006	1.000	1.000
2005	0.987	0.987
2004	0.975	0.975
2003	0.962	0.962
2002	0.949	0.949
2001	0.935	0.935
2000	0.922	0.922
1999	0.909	0.909
1998	0.896	0.896
1997	0.882	0.882
1996	0.869	0.869
1995	0.856	0.856
1994	0.843	0.843
1993	0.843	0.843
1992	0.843	0.843
1991	0.843	0.843
1990	0.843	0.843
1989	0.843	0.843
1988	0.843	0.843
1987	0.843	0.843

Property Damage

Model Year	Current Factors	Proposed Factors
2010	N/A	1.036
2009	N/A	1.027
2008	1.018	1.018
2007	1.009	1.009
2006	1.000	1.000
2005	0.991	0.991
2004	0.982	0.982
2003	0.973	0.973
2002	0.965	0.965
2001	0.956	0.956
2000	0.947	0.947
1999	0.939	0.939
1998	0.93	0.93
1997	0.92	0.92
1996	0.913	0.913
1995	0.904	0.904
1994	0.904	0.904
1993	0.904	0.904
1992	0.904	0.904
1991	0.904	0.904
1990	0.904	0.904
1989	0.904	0.904
1988	0.904	0.904
1987	0.904	0.904

Medical Benefits

Model Year	Current Factors	Proposed Factors
2010	N/A	1.092
2009	N/A	1.069
2008	1.046	1.046
2007	1.023	1.023
2006	1.000	1.000
2005	0.977	0.977
2004	0.954	0.954
2003	0.931	0.931
2002	0.909	0.909
2001	0.886	0.886
2000	0.864	0.864
1999	0.841	0.841
1998	0.818	0.818
1997	0.795	0.795
1996	0.772	0.772
1995	0.772	0.772
1994	0.772	0.772
1993	0.772	0.772
1992	0.772	0.772
1991	0.772	0.772
1990	0.772	0.772
1989	0.772	0.772
1988	0.772	0.772
1987	0.772	0.772

Comprehensive

Model Year	Current Factors	Proposed Factors
2010	N/A	1.108
2009	N/A	1.081
2008	1.054	1.054
2007	1.027	1.027
2006	1.000	1.000
2005	0.973	0.973
2004	0.947	0.947
2003	0.92	0.92
2002	0.894	0.894
2001	0.867	0.867
2000	0.84	0.84
1999	0.813	0.813
1998	0.786	0.786
1997	0.759	0.759
1996	0.733	0.733
1995	0.705	0.705
1994	0.680	0.680
1993	0.652	0.652
1992	0.652	0.652
1991	0.652	0.652
1990	0.652	0.652
1989	0.652	0.652
1988	0.652	0.652
1987	0.652	0.652

Collision

Model Year	Current Factors	Proposed Factors
2010	N/A	1.200
2009	N/A	1.150
2008	1.100	1.100
2007	1.050	1.050
2006	1.000	1.000
2005	0.950	0.950
2004	0.899	0.899
2003	0.849	0.849
2002	0.799	0.799
2001	0.748	0.748
2000	0.698	0.698
1999	0.647	0.647
1998	0.598	0.598
1997	0.548	0.548
1996	0.497	0.497
1995	0.447	0.447
1994	0.397	0.397
1993	0.378	0.378
1992	0.378	0.378
1991	0.378	0.378
1990	0.378	0.378
1989	0.378	0.378
1988	0.378	0.378
1987	0.378	0.378

ARKANSAS INSURANCE DEPARTMENT
PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Form A-1
Rev. 4/96

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. 140

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	<u>30</u>	%
Driver Side Only Air Bag	<u>20</u>	%
Matrix Tier Factor	<u>0-39</u>	%
Accident Prevention Discount (ie Defensive Driver)	<u>5</u>	%
Financial Responsibility Rate Factor	<u>0-60</u>	%
Farm Use Discount	<u>2</u>	%
Advance Quote Discount	<u>5</u>	%

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 B. Livingston

Signature

State Filing Specialist

Title

(614) 249-4943

Telephone Number

Private Passenger Auto Premium Comparison 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: 8/15/2007

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 insurance_pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk*

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG
 AUTO/HOMEOWNERS
 GOOD STUDENT
 ANTI-THEFT DEVICE
 Over 55 Defensive Driver Discount
 \$250/\$500 Deductible Comp./Coll.

30% Dual/20% Driver	%
5% or 10%	%
0-1%	%
0	%
5%	%
COMP \$250=39%	%
\$500=55%/COLL \$250=8%	%

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
		Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66		
Vehicle	Coverages	Age	Gender																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$918	\$1,105	\$503	\$503	\$972	\$1,173	\$528	\$528	\$1,251	\$1,522	\$655	\$655	\$877	\$1,054	\$485	\$485	\$1,110	\$1,345	\$591	\$591
	Minimum Liability with Comprehensive and Collision			\$1,776	\$2,167	\$975	\$960	\$1,954	\$2,403	\$1,094	\$1,060	\$2,090	\$2,567	\$1,138	\$1,113	\$1,910	\$2,350	\$1,081	\$1,044	\$2,053	\$2,527	\$1,140	\$1,106
	100/300/50 Liability with Comprehensive and Collision			\$1,986	\$2,417	\$1,093	\$1,078	\$2,208	\$2,708	\$1,231	\$1,198	\$2,421	\$2,969	\$1,311	\$1,286	\$2,145	\$2,631	\$1,210	\$1,173	\$2,340	\$2,874	\$1,293	\$1,259
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability			\$897	\$1,079	\$494	\$494	\$945	\$1,138	\$516	\$516	\$1,213	\$1,475	\$638	\$638	\$853	\$1,023	\$474	\$474	\$1,080	\$1,307	\$577	\$577
	Minimum Liability with Comprehensive and Collision			\$1,765	\$2,152	\$964	\$952	\$1,923	\$2,360	\$1,068	\$1,041	\$2,051	\$2,516	\$1,113	\$1,092	\$1,879	\$2,308	\$1,055	\$1,024	\$2,017	\$2,479	\$1,112	\$1,084
	100/300/50 Liability with Comprehensive and Collision			\$1,963	\$2,386	\$1,077	\$1,064	\$2,160	\$2,644	\$1,199	\$1,171	\$2,360	\$2,889	\$1,276	\$1,255	\$2,100	\$2,570	\$1,177	\$1,146	\$2,285	\$2,801	\$1,256	\$1,228
2003 Honda Odyssey "EX"	Minimum Liability			\$778	\$930	\$440	\$440	\$826	\$990	\$462	\$462	\$1,056	\$1,278	\$566	\$566	\$750	\$895	\$427	\$427	\$946	\$1,140	\$516	\$516
	Minimum Liability with Comprehensive and Collision			\$1,442	\$1,747	\$815	\$804	\$1,583	\$1,933	\$908	\$883	\$1,705	\$2,081	\$950	\$932	\$1,545	\$1,886	\$895	\$868	\$1,674	\$2,046	\$949	\$924
	100/300/50 Liability with Comprehensive and Collision			\$1,621	\$1,956	\$919	\$907	\$1,796	\$2,186	\$1,027	\$1,002	\$1,980	\$2,412	\$1,098	\$1,079	\$1,743	\$2,122	\$1,008	\$981	\$1,914	\$2,334	\$1,081	\$1,056
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$845	\$1,014	\$470	\$470	\$901	\$1,083	\$495	\$495	\$1,156	\$1,404	\$612	\$612	\$816	\$977	\$457	\$457	\$1,037	\$1,254	\$558	\$558
	Minimum Liability with Comprehensive and Collision			\$1,832	\$2,236	\$996	\$983	\$2,005	\$2,464	\$1,107	\$1,078	\$2,102	\$2,580	\$1,136	\$1,115	\$1,975	\$2,428	\$1,099	\$1,068	\$2,094	\$2,575	\$1,148	\$1,119
	100/300/50 Liability with Comprehensive and Collision			\$2,023	\$2,462	\$1,105	\$1,092	\$2,235	\$2,738	\$1,233	\$1,205	\$2,400	\$2,940	\$1,294	\$1,273	\$2,188	\$2,682	\$1,218	\$1,187	\$2,353	\$2,886	\$1,288	\$1,260
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$744	\$887	\$424	\$424	\$791	\$946	\$446	\$446	\$1,008	\$1,217	\$544	\$544	\$719	\$856	\$413	\$413	\$906	\$1,090	\$498	\$498
	Minimum Liability with Comprehensive and Collision			\$1,786	\$2,183	\$989	\$969	\$1,993	\$2,459	\$1,133	\$1,089	\$2,029	\$2,497	\$1,127	\$1,094	\$1,985	\$2,452	\$1,138	\$1,090	\$2,061	\$2,544	\$1,165	\$1,121
	100/300/50 Liability with Comprehensive and Collision			\$1,955	\$2,382	\$1,088	\$1,069	\$2,195	\$2,699	\$1,247	\$1,204	\$2,289	\$2,809	\$1,268	\$1,235	\$2,173	\$2,674	\$1,246	\$1,199	\$2,288	\$2,815	\$1,290	\$1,247
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$853	\$1,023	\$474	\$474	\$915	\$1,101	\$502	\$502	\$1,177	\$1,429	\$621	\$621	\$830	\$994	\$463	\$463	\$1,055	\$1,277	\$566	\$566
	Minimum Liability with Comprehensive and Collision			\$1,763	\$2,148	\$961	\$950	\$1,930	\$2,367	\$1,065	\$1,040	\$2,047	\$2,510	\$1,106	\$1,087	\$1,894	\$2,323	\$1,054	\$1,027	\$2,026	\$2,488	\$1,109	\$1,084
	100/300/50 Liability with Comprehensive and Collision			\$1,962	\$2,384	\$1,074	\$1,062	\$2,170	\$2,654	\$1,196	\$1,172	\$2,360	\$2,888	\$1,271	\$1,252	\$2,116	\$2,589	\$1,178	\$1,150	\$2,298	\$2,814	\$1,255	\$1,230

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 August 15, 2007. Exhibit I shows the Non-Standard Automobile experience by coverage for the Nationwide Assurance Company ending December 31, 2006. 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	7.0%	-1.8%
Property Damage	0.9	-1.5
Medical Benefits	-1.2	0.0
Uninsured/Underinsured Motorists-Bodily Injury	-0.7	0.0
Uninsured Motorists-Property Damage	-0.9	0.0
Comprehensive	-0.9	-1.4
Collision	2.7	-1.6
Towing and Labor	-3.1	0.0
Loss of Use	-8.1	0.0
Total Coverages	3.0%	-1.5%

Territorial Base Rates

We are revising Territorial Base Rates for Bodily Injury, Property Damage, 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.

Model Year Factors

We are revising Model Year Factors for Bodily Injury, Property Damage, Medical Benefits, Comprehensive and Collision coverages. Exhibit IV shows the current and proposed factors.