Filing at a Glance

Company: State Farm Mutual Automobile Insurance

Product Name: PV-24335m	SERFF Tr Num: SFMA-125852227	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: PV-24335M	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi
	Authors: Carol Limer, Robin Dunagan	Disposition Date: 03/03/2009
	Date Submitted: 10/21/2008	Disposition Status: Filed
Effective Date Requested (New): 01/05/2009		Effective Date (New): 01/05/2009
Effective Date Requested (Renewal): 01/05/2009		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: PV-24335m	Status of Filing in Domicile: Not Filed
Project Number: PV-24335m	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 03/03/2009	
State Status Changed: 10/28/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

We respectfully submit a revision to our independent Private Passenger Auto program, which results in a rate level increase of 4.0%. The details of and support for the change are outlined in the attached Filing Memorandum and supporting exhibits.

The rate level changes contained in this filing specifically consider the expected effect that any prior changes in policy language will have on our future underwriting experience. The changes detailed in this filing reflect our best efforts to recognize our actuarially suggested income needs and have premiums that are as competitive as possible.

We do not rely solely on rate activity to achieve our objective of continued financial stability. We also concentrate on continued improvements in the way we service the business we write. These improvements range from internal expense controls to ongoing enhancements in the loss settlement process. We also invest and participate in many loss prevention and control activities. Attached is an exhibit that outlines some of these activities.

We submit this filing to be effective on new and renewal policies dated January 5, 2009 and later.

Sincerely,

Steve Harr, F.C.A.S., MAAA

Actuary and Assistant Secretary-Treasurer

Steve Harr (309) 766-3568

steve.harr.bb5b@statefarm.com

Company and Contact

Filing Contact Information

Jeff Clinch,	jeff.clinch.gfdl@statefarm.com
One State Farm Plaza	(309) 766-9940 [Phone]
Bloomington, IL 61710	(309) 766-0225[FAX]

Filing Company Information

State Farm Mutual Automobile Insurance	CoCode: 25178	State of Domicile: Illinois
One State Farm Plaza	Group Code: 176	Company Type:
Bloomington, IL 61710	Group Name:	State ID Number:
(309) 735-0649 ext. [Phone]	FEIN Number: 37-0533100	

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	$100.00 per filing X 1 Filing = $100.00
Per Company:	No

SERFF Tracking Number:	*SFMA-125852227*	*State:*	*Arkansas*
Filing Company:	*State Farm Mutual Automobile Insurance*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PV-24335M*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*PV-24335m*		
Project Name/Number:	*PV-24335m/PV-24335m*		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Mutual Automobile Insurance	$100.00	10/21/2008	23373418

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	03/03/2009	03/03/2009
Filed	Alexa Grissom	11/04/2008	11/04/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	10/28/2008	10/28/2008	Robin Dunagan	10/29/2008	11/03/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Manual Pages	Rate	Robin Dunagan	02/09/2009	02/27/2009
APCS-Auto Premium Comparison Survey	Supporting Document	Robin Dunagan	10/22/2008	10/24/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Re-Open	Note To Reviewer	Robin Dunagan	02/02/2009	02/02/2009

Disposition

Disposition Date: 03/03/2009
Effective Date (New): 01/05/2009
Effective Date (Renewal):
Status: Filed
Comment:

Company Name:	**Overall % Indicated Change:**	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Premium:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**
State Farm Mutual Automobile Insurance	6.100%	4.000%	$11,445,149	468,099	$286,128,714	17.500%	-18.000%

SERFF Tracking Number:	*SFMA-125852227*	*State:*	*Arkansas*
Filing Company:	*State Farm Mutual Automobile Insurance*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PV-24335M*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*PV-24335m*		
Project Name/Number:	*PV-24335m/PV-24335m*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document *(revised)*	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document *(revised)*	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document *(revised)*	Filing Memo and Exhibits	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Filing Memo and Exhibits	Filed	Yes
Rate *(revised)*	Manual Pages	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Manual Pages	Filed	Yes

Disposition

Disposition Date: 11/04/2008
Effective Date (New): 01/05/2009
Effective Date (Renewal): 01/05/2009
Status: Filed
Comment:

Company Name:	**Overall % Indicated Change:**	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Premium:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**
State Farm Mutual Automobile Insurance	6.100%	4.000%	$11,445,149	468,099	$286,128,714	17.500%	-18.000%

SERFF Tracking Number:	*SFMA-125852227*	*State:*	*Arkansas*
Filing Company:	*State Farm Mutual Automobile Insurance*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PV-24335M*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*PV-24335m*		
Project Name/Number:	*PV-24335m/PV-24335m*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document *(revised)*	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document *(revised)*	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document *(revised)*	Filing Memo and Exhibits	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Filing Memo and Exhibits	Filed	Yes
Rate *(revised)*	Manual Pages	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Manual Pages	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/28/2008
Submitted Date	10/28/2008
Respond By Date	

Dear Jeff Clinch,

This will acknowledge receipt of the captioned filing. The Rf-1 must be submitted under the tab where indicated as it will appear on the web. Additionally, please provide a more detailed explanation of the territorial revisions.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/29/2008
Submitted Date	11/03/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: The territory definitions, which have not been revised, are included on rate manual pages TD.1 to TD.2. Changes to our territory rating factors are shown in Exhibit 13.
The Arkansas Form RF-1, Rate filing Abstract, has been submitted as a separate attachment. We are also including an updated manual with revised motor home rates.

Sincerely,

Steve Harr, F.C.A.S., MAAA
Actuary and Assistant Secretary-Treasurer

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Filing Memo and Exhibits

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Manual Pages	*See Attached*	*Replacement*	
Previous Version			
Manual Pages	*See Attached*	*Replacement*	

Sincerely,

Carol Limer, Robin Dunagan

SERFF Tracking Number:	*SFMA-125852227*	*State:*	*Arkansas*
Filing Company:	*State Farm Mutual Automobile Insurance*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PV-24335M*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*PV-24335m*		
Project Name/Number:	*PV-24335m/PV-24335m*		

Amendment Letter

Amendment Date:

Submitted Date: 02/27/2009

Comments:

Through a SERFF submission dated October 21, 2008, we submitted an increase of 4.0% to our private passenger auto program effective 1/5/2009. Since your approval of this filing, we have discovered an error in the rate manual. The Motorcycle MPC percentages for rating groups 1-3 shown in the rate manual were not correct. We are providing an updated rate manual that reflects the corrections to the Motorcycle MPC percentages. The rate effects are unchanged from those included in the original filing. We apologize for any inconvenience.

Sincerely,

Jeff Clinch

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	**Rule # or Page #:**	**Rate Action:**	**Previous State Filing Numbers:**	**Attach Document:**
Manual Pages	See Attached	Replacement		AR 01-05-2009.pdf

SERFF Tracking Number:	*SFMA-125852227*	*State:*	*Arkansas*
Filing Company:	*State Farm Mutual Automobile Insurance*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PV-24335M*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*PV-24335m*		
Project Name/Number:	*PV-24335m/PV-24335m*		

Note To Reviewer

Created By:

Robin Dunagan on 02/02/2009 08:42 AM

Last Edited By:

Robin Dunagan

Submitted On:

02/02/2009 08:42 AM

Subject:

Request to Re-Open

Comments:

Since your approval of this filing, we have found an error within our manual. As such, may we please have this filing re-opened? We would like to submit a correction to a rate manual page for your records.

Sincerely,
Jeff Clinch

Amendment Letter

Amendment Date:

Submitted Date: 10/24/2008

Comments:

We inadvertently enclosed the incorrect Auto Premium Comparison Survey with our original filing. We are submitting a corrected form and apologize for any inconvenience this may have caused.

Sincerely,

Jeff Clinch

Pricing Manager

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

SFM - PPA Survey FORM APCS 1-5-09 rates.xls

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	1.700%
Effective Date of Last Rate Revision:	04/07/2008
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
State Farm Mutual Automobile Insurance	6.100%	4.000%	$11,445,149	468,099	$286,128,714	17.500%	-18.000%

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Manual Pages	See Attached	Replacement	AR 01-05-2009.pdf

IMPORTANT NOTE REGARDING THE RATE MANUAL

State Farm no longer produces a paper copy of our Auto Rate Manual for mass distribution. Instead, rates and rules are now made available electronically online to our agents and State Farm associates.

However, in order to meet the submission requirements for this filing we have produced a paper copy of the rate and rule content from our online rate manual for your review.

Please note that the only changes to existing rates and/or rules are those outlined in the Filing Memorandum included with the filing and the Summary of Changes included with the enclosed rate manual.

For convenience, we are providing a complete copy of the manual. As such, the enclosed will replace your previous copy of the manual in its entirety.

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State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

SUMMARY OF RATE CHANGES	
DESCRIPTION OF CHANGE	
Private Passenger - Rate Manual Section PP	**Company**
Base Rates revised for:	
Bodily Injury and Property Damage Liability	SFM & SFFC
Medical Payments	SFM & SFFC
Comprehensive	SFM & SFFC
Collision	SFM & SFFC
Uninsured Bodily Injury	SFM & SFFC
Uninsured Property Damage	SFM & SFFC
Underinsured Bodily Injury	SFM & SFFC
Revised Territory Rating Factors	SFM & SFFC
Revised Class Factors	SFM & SFFC
Miscellaneous Vehicles - Rate Manual Section MV	**Company**
Motorcycles or Motorscooters Percentages of Private Passenger	SFM & SFFC
Classic Percentages of Private Passenger revised	SFM & SFFC
Motor Homes, Truck or Van Campers revised for:	
Percentages of Private Passenger	SFM & SFFC

Refer to the Rate Section for rates and factors.

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

SUMMARY OF RULE CHANGES

RULE	DESCRIPTION OF CHANGE
N/A	N/A

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State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

PRIVATE PASSENGER

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Base Rate				
2. Ineligible for CRI but Eligible for ARRP (See Note C Below)				
3. Limits				
4. IRG/Deductible				
5. Model Year				
6. Financial Responsibility Certification (Rule 110)				
7. ARRP%/Accident Free Discount (SFM Only)				
8. Good Driving Discount (SFM Only)				
9. Driver Record Charge (SFF&C Only)				
10. Customer Rating Index (CRI)				
11. Defensive Driving Course Discount				
12. Liability Rating Group				
13. Passive Restraint/Vehicle Safety Discount				
14. Multiple Line Discount				
15. Other Adjustments (See Note D Below)				
16. Territory				
17. Class*				
Total Coverage Premium (See Note E Below)				

* Include: Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
Driver Training Automobile Adjustment (Rule 410) (SFM Only)

Notes:

A. Rates for ERS, R1, S, and T Coverages are shown in the Additional Coverages Rate Section. (Note E may apply.)
B. Uninsured Motor Vehicle and Underinsured Motor Vehicle Coverages are also available.
C. Apply a factor of 0.965 to the following vehicle types:
Non-Experienced Rated Fleets
D. These rules may also apply in the order listed:
Rule 709; Rule 411; Rule 705; Rule 708; Rule 706
E. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851

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PRIVATE PASSENGER SEMIANNUAL BASE RATES

25,000/50,000/25,000 BIPD

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
158.70	249.20	200.00	166.60	277.70

5,000 MPC

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
32.30	50.70	40.70	33.90	56.50

FULL COMP

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
94.60	148.50	119.20	99.30	165.60

500 COLL

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
179.00	281.00	225.50	188.00	313.30

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PRIVATE PASSENGER
ADDITIONAL COVERAGES SEMIANNUAL RATES

Emergency Road Service (ERS) -- Coverage H

(See Rule 604)

	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
Non-Farm	2.20	3.90	3.90	2.80	3.90
Farm	2.00	3.50	3.50	2.50	3.50

Car Rental and Travel Expenses -- Coverage R1

(See Rule 603)

Limits (Per Day/ Max Per Occurrence)	SFM		SFF&C 1-Star		SFF&C 2-Star		SFF&C 3-Star		SFF&C Ineligible for STAR Plan	
	Class 8 or 9	All Other	Class 8 or 9	All Other	Class 8 or 9	All Other	Class 8 or 9	All Other	Class 8 or 9	All Other
$16/$400#	11.90	7.60	20.80	13.30	20.80	13.30	14.90	9.50	20.80	13.30
80%/$500	14.20	9.00	24.90	15.80	24.90	15.80	17.80	11.30	24.90	15.80
80%/$1000	17.80	11.30	31.20	19.80	31.20	19.80	22.30	14.10	31.20	19.80
80%/$1500	21.40	13.30	37.50	23.30	37.50	23.30	26.80	16.60	37.50	23.30

Renewal or Transfer of Coverage Only

No-Fault Death Indemnity, Dismemberment, and Loss of Sight -- Coverage S

(See Rule 651)

Rate Per Automobile					
Amount	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
5,000	2.20	3.90	3.90	2.80	3.90
10,000	4.40	7.70	7.70	5.50	7.70

No-Fault Total Disability -- Coverage T

(See Rule 651)

Rate Per Automobile										
Maximum Weekly Indemnity	SFM		SFF&C 1-Star		SFF&C 2-Star		SFF&C 3-Star		SFF&C Ineligible for STAR Plan	
	First Auto	Each Add.	First Auto	Each Add.	First Auto	Each Add.	First Auto	Each Add.	First Auto	Each Add.
140	3.00	0.40	5.30	0.70	5.30	0.70	3.80	0.50	5.30	0.70
250	6.00	0.60	10.50	1.10	10.50	1.10	7.50	0.80	10.50	1.10
500	15.00	1.60	26.30	2.80	26.30	2.80	18.80	2.00	26.30	2.80

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PRIVATE PASSENGER
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U),
UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND
UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)
(See Rule 602)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	COV U	COV U1	COV W
1. Base Rate (See Below)			
2. Limits (See Below)			
3. Multiple Automobiles Discount (See Note A Below)			
Total Coverage Premium (See Note B Below)			

Notes:

A. If a vehicle is receiving the Multiple Automobiles Discount, decrease the COV U, COV U1, and COV W premiums by 10%.
B. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851
C. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged. For limits higher than $1,000,000/$1,000,000 bodily injury and $1,000,000 property damage, refer to Company for acceptance.
D. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.
E. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.
F. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

25,000/50,000 Base Rates

	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
COV U	9.00	16.70	16.70	13.10	15.80
COV W	11.30	20.90	20.90	16.40	19.80

Limits (000) Factors

Limits	**COV U**	**COV W**
25/50	1.00	1.00
50/100	1.31	1.52
100/200	1.41	2.44
100/300	1.53	2.80
300/300	1.60	4.33
250/500	1.74	5.26
500/500	1.87	6.07
500/1000	2.85	6.92
1000/1000	3.18	8.66

25,000 COV U1 Base Rates

	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
Policy With Collision Coverage (For All Limits)	3.50	6.50	6.50	5.10	6.10
Policy Without Collision Coverage	8.80	16.30	16.30	12.80	15.40

COV U1 Limit (000) Factors for Policy Without Collision Coverage

25	50	100	150	200	250	300	500	750	1000
1.00	1.58	2.80	4.00	5.21	6.41	7.59	12.41	18.43	24.40

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PRIVATE PASSENGER LIMIT FACTORS

Bodily Injury Limits* (000)	Property Damage Limit (000)						
	25	50	100	250	500	750	1000
25/50	1.00	1.03	1.05	1.10	1.15	1.18	1.20
50/100	1.09	1.12	1.14	1.19	1.24	1.27	1.29
100/200	1.16	1.19	1.21	1.26	1.31	1.34	1.36
100/300	1.18	1.21	1.23	1.28	1.33	1.36	1.38
300/300	1.31	1.34	1.36	1.41	1.46	1.49	1.51
250/500	1.32	1.35	1.37	1.42	1.47	1.50	1.52
500/500	1.42	1.45	1.47	1.52	1.57	1.60	1.62
500/1000	1.48	1.51	1.53	1.58	1.63	1.66	1.68
750/1000	1.52	1.55	1.57	1.62	1.67	1.70	1.72
1000/1000	1.56	1.59	1.61	1.66	1.71	1.74	1.76

* Per Person/Per Accident

Medical Payments Coverage Limit

5,000	10,000	25,000	50,000	100,000
1.00	1.40	2.10	3.05	3.90

version 3

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PRIVATE PASSENGER COMPREHENSIVE IRG/DEDUCTIBLE FACTORS

	Deductible							
IRG	**Full**	**50**	**100**	**200#**	**250**	**500**	**1000**	**2000**
1	0.19	0.15	0.13	0.12	0.11	0.08	0.05	0.03
2	0.23	0.20	0.16	0.14	0.13	0.09	0.06	0.04
3	0.31	0.26	0.24	0.18	0.16	0.11	0.08	0.05
4	0.33	0.29	0.26	0.20	0.19	0.13	0.09	0.06
5	0.37	0.33	0.29	0.22	0.21	0.15	0.10	0.07
6	0.42	0.38	0.33	0.27	0.24	0.17	0.12	0.08
7	0.48	0.43	0.40	0.32	0.29	0.21	0.14	0.10
8	0.54	0.50	0.45	0.37	0.34	0.23	0.16	0.11
9	0.60	0.55	0.50	0.42	0.38	0.26	0.19	0.13
10	0.65	0.60	0.55	0.46	0.42	0.30	0.21	0.14
11	0.70	0.65	0.60	0.51	0.47	0.33	0.22	0.16
12	0.77	0.71	0.67	0.57	0.53	0.38	0.25	0.17
13	0.86	0.81	0.75	0.65	0.60	0.44	0.30	0.19
14	0.93	0.87	0.82	0.71	0.66	0.49	0.34	0.22
15	1.00	0.94	0.88	0.77	0.72	0.54	0.38	0.24

	Deductible							
IRG	**Full**	**50**	**100**	**200#**	**250**	**500**	**1000**	**2000**
16	1.07	1.01	0.94	0.83	0.78	0.59	0.42	0.27
17	1.13	1.06	1.00	0.89	0.83	0.63	0.45	0.29
18	1.20	1.14	1.06	0.94	0.89	0.67	0.49	0.32
19	1.27	1.20	1.14	0.99	0.94	0.71	0.51	0.35
20	1.34	1.27	1.20	1.05	0.99	0.75	0.55	0.37
21	1.41	1.33	1.27	1.12	1.06	0.80	0.59	0.40
22	1.49	1.42	1.34	1.19	1.12	0.85	0.62	0.43
23	1.60	1.52	1.44	1.26	1.19	0.90	0.67	0.47
24	1.71	1.63	1.55	1.33	1.27	0.96	0.75	0.52
25	1.82	1.74	1.65	1.41	1.33	1.02	0.82	0.56
For each additional IRG add @	0.09	0.09	0.08	0.07	0.07	0.05	0.04	0.03

SFM and SFF&C Renewal or Transfer of Coverage Only

@ For example, the IRG factor for an IRG 35 vehicle is computed as 10 (the difference between 35 and 25) multiplied by the additional IRG amount. This product is then added to the IRG 25 factor.

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PRIVATE PASSENGER COLLISION IRG/DEDUCTIBLE FACTORS

	Deductible						
IRG	**50***	**100***	**200#**	**250**	**500**	**1000**	**2000**
1	0.40	0.37	0.36	0.36	0.31	0.19	0.14
2	0.43	0.41	0.38	0.38	0.33	0.21	0.15
3	0.45	0.43	0.41	0.40	0.35	0.23	0.16
4	0.51	0.50	0.47	0.44	0.39	0.26	0.18
5	0.58	0.55	0.51	0.50	0.44	0.31	0.20
6	0.63	0.61	0.57	0.54	0.48	0.35	0.24
7	0.67	0.65	0.61	0.58	0.52	0.38	0.27
8	0.71	0.69	0.64	0.63	0.56	0.41	0.31
9	0.75	0.73	0.69	0.67	0.60	0.45	0.34
10	0.81	0.79	0.74	0.71	0.65	0.49	0.36
11	0.87	0.84	0.80	0.77	0.70	0.54	0.39
12	0.94	0.92	0.87	0.84	0.77	0.61	0.43
13	1.04	1.01	0.97	0.94	0.86	0.69	0.51
14	1.12	1.09	1.03	1.00	0.93	0.75	0.56
15	1.19	1.16	1.11	1.08	1.00	0.81	0.61

	Deductible						
IRG	**50***	**100***	**200#**	**250**	**500**	**1000**	**2000**
16	1.26	1.23	1.19	1.16	1.07	0.87	0.66
17	1.33	1.30	1.24	1.22	1.13	0.92	0.71
18	1.39	1.37	1.31	1.27	1.19	0.98	0.76
19	1.46	1.43	1.38	1.34	1.25	1.04	0.80
20	1.52	1.50	1.43	1.40	1.31	1.09	0.85
21	1.62	1.58	1.52	1.49	1.39	1.16	0.90
22	1.71	1.68	1.61	1.58	1.48	1.24	0.98
23	1.83	1.80	1.73	1.70	1.59	1.34	1.06
24	1.99	1.94	1.88	1.84	1.73	1.47	1.17
25	2.11	2.07	2.00	1.95	1.84	1.56	1.24
For each additional IRG add @	0.11	0.10	0.10	0.10	0.09	0.08	0.06

SFM and SFF&C Renewal or Transfer of Coverage Only
* SFF&C Renewal or Transfer of Coverage Only
@ For example, the IRG factor for an IRG 35 vehicle is computed as 10 (the difference between 35 and 25) multiplied by the additional IRG amount. This product is then added to the IRG 25 factor.

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PRIVATE PASSENGER MODEL YEAR FACTORS
(See Rule 209)

Model Year	COMP	COLL
2012	1.14	1.21
2011	1.09	1.15
2010	1.06	1.10
2009	1.03	1.05
2008	1.00	1.00
2007	0.98	0.96
2006	0.96	0.92
2005	0.94	0.88
2004	0.92	0.84
2003	0.90	0.80
2002	0.88	0.76
2001	0.86	0.72
2000	0.84	0.68
1999	0.82	0.64
1998	0.80	0.60
1997	0.78	0.56
Prior	0.77	0.53

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PRIVATE PASSENGER TERRITORY RATING FACTORS
(See Territory Definitions)

Territory	BIPD	MPC	COMP	COLL
1	1.287	1.274	0.855	1.224
2	1.164	0.982	0.715	1.016
3	0.951	0.796	0.692	0.915
4	0.984	0.976	1.025	0.974
5	1.045	0.951	0.951	0.971
6	1.136	1.358	1.268	1.068
8	0.983	0.914	0.672	0.954
9	1.178	1.190	0.860	1.036
11	1.049	0.978	1.047	1.009
12	1.200	1.330	1.169	1.067
13	1.090	1.382	1.790	1.104
14	1.025	1.140	1.328	1.099
15	0.773	0.795	1.052	0.873
16	0.876	1.092	1.561	1.031
17	0.786	1.047	1.361	0.969
18	1.069	0.938	1.025	1.052
19	1.069	1.140	1.129	1.092
20	1.069	0.919	0.815	1.032
51	1.066	0.978	1.047	1.009
56	1.028	1.116	1.055	1.031
76	0.950	1.139	1.561	1.031
113	1.090	1.030	1.341	1.094
123	0.921	1.092	1.763	1.104
136	0.953	1.139	1.561	1.031
141	1.049	0.978	1.047	1.009
154	0.905	1.029	1.104	1.053
155	0.905	0.951	0.951	0.971
157	0.775	1.029	1.104	0.969
166	0.921	1.092	1.361	1.068

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)

Private Passenger Adult Class Factors

Class	M	S
1A	0.80	1.00
1B	1.00	1.20
1C	0.88	1.08
1D	1.00	1.20
1E	1.04	1.24
1F	1.05	1.25
1G	1.05	1.25
1H	1.17	1.37
1J	0.74	0.94
1K	0.90	1.10
1L	1.05	1.25
1M	0.79	0.99

Class	M	S
21	0.85	1.05
22	1.02	1.22
23	0.92	1.12
24	1.11	1.31
25	0.96	1.16
26	1.19	1.39
27	1.01	1.21
28	1.22	1.42
2J	0.77	0.97
2K	0.92	1.12
2P	0.83	1.03
2Q	0.95	1.15
2R	0.86	1.06
2T	0.98	1.18
2U	0.89	1.09
2V	1.02	1.22

Class	M	S
3A	1.05	1.25
3B	1.20	1.40
3C	1.15	1.35
3D	1.30	1.50
3E	1.34	1.54
3F	1.34	1.54
3G	1.40	1.60
3H	1.55	1.75
3J	0.95	1.15
3K	1.08	1.28

Class	M	S
6A	0.67	0.87
6B	0.85	1.05
6C	0.73	0.93
6D	0.85	1.05
6E	0.88	1.08
6F	0.90	1.10
6G	0.90	1.10
6H	1.01	1.21
6J	0.61	0.81
6K	0.77	0.97

Notes:

1. The following apply:
   Rule 204; Rule 205; Rule 206; Class Code Chart
2. The class factors may be adjusted for the following:
   Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
   Driver Training Automobile Adjustment (Rule 410) (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)
Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Unmarried Female Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
4A#	1.35	1.55	1.15	1.35	--	--	--	--	1.15	1.35	1.10	1.30	--	--	--	--
4B	2.09	2.29	1.78	1.98	1.88	2.08	1.60	1.80	1.78	1.98	1.51	1.71	1.60	1.80	1.36	1.56
4C	2.38	2.58	2.02	2.22	2.14	2.34	1.82	2.02	2.02	2.22	1.72	1.92	1.82	2.02	1.55	1.75
4D	2.66	2.86	2.26	2.46	2.39	2.59	2.03	2.23	2.26	2.46	1.92	2.12	2.03	2.23	1.73	1.93
4J#	1.29	1.49	1.10	1.30	--	--	--	--	1.10	1.30	1.00	1.20	--	--	--	--
4K	1.99	2.19	1.69	1.89	1.79	1.99	1.52	1.72	1.69	1.89	1.44	1.64	1.52	1.72	1.29	1.49
4P	2.26	2.46	1.92	2.12	2.03	2.23	1.73	1.93	1.92	2.12	1.63	1.83	1.73	1.93	1.47	1.67
4Q	2.53	2.73	2.15	2.35	2.28	2.48	1.94	2.14	2.15	2.35	1.83	2.03	1.94	2.14	1.65	1.85

Renewal or Transfer Only

Private Passenger Unmarried Female Non-Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
5A	1.49	1.69	1.27	1.47	--	--	--	--	1.27	1.47	1.15	1.35	--	--	--	--
5B	2.25	2.45	1.91	2.11	2.03	2.23	1.72	1.92	1.91	2.11	1.63	1.83	1.72	1.92	1.46	1.66
5C	2.85	3.05	2.42	2.62	2.57	2.77	2.18	2.38	2.42	2.62	2.06	2.26	2.18	2.38	1.85	2.05
5D	3.33	3.53	2.83	3.03	3.00	3.20	2.55	2.75	2.83	3.03	2.41	2.61	2.55	2.75	2.17	2.37
5J	1.43	1.63	1.22	1.42	--	--	--	--	1.22	1.42	1.05	1.25	--	--	--	--
5K	2.15	2.35	1.83	2.03	1.94	2.14	1.64	1.84	1.83	2.03	1.55	1.75	1.64	1.84	1.40	1.60
5P	2.71	2.91	2.30	2.50	2.44	2.64	2.07	2.27	2.30	2.50	1.96	2.16	2.07	2.27	1.76	1.96
5Q	3.15	3.35	2.68	2.88	2.84	3.04	2.41	2.61	2.68	2.88	2.28	2.48	2.41	2.61	2.05	2.25

Notes:
1. The following apply:
   Rule 204; Rule 205; Class Code Chart
2. The class factors may be adjusted for the following:
   Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
   Driver Training Automobile Adjustment (Rule 410) (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)
Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Married Male Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
7B	2.09	2.29	1.88	2.08	1.88	2.08	1.69	1.89	1.78	1.98	1.60	1.80	1.60	1.80	1.44	1.64
7C	2.38	2.58	2.14	2.34	2.14	2.34	1.93	2.13	2.02	2.22	1.82	2.02	1.82	2.02	1.64	1.84
7D	2.66	2.86	2.39	2.59	2.39	2.59	2.15	2.35	2.26	2.46	2.03	2.23	2.03	2.23	1.83	2.03
7E	1.52	1.72	1.37	1.57	--	--	--	--	1.37	1.57	1.23	1.43	--	--	--	--
7F	1.30	1.50	1.17	1.37	--	--	--	--	1.17	1.37	1.05	1.25	--	--	--	--
7K	1.99	2.19	1.79	1.99	1.79	1.99	1.61	1.81	1.69	1.89	1.52	1.72	1.52	1.72	1.37	1.57
7P	2.26	2.46	2.03	2.23	2.03	2.23	1.83	2.03	1.92	2.12	1.73	1.93	1.73	1.93	1.56	1.76
7Q	2.50	2.70	2.25	2.45	2.25	2.45	2.03	2.23	2.13	2.33	1.91	2.11	1.91	2.11	1.72	1.92
7R	1.45	1.65	1.31	1.51	--	--	--	--	1.31	1.51	1.17	1.37	--	--	--	--
7X	1.24	1.44	1.12	1.32	--	--	--	--	1.12	1.32	1.00	1.20	--	--	--	--

Notes: 1. The following apply:
Rule 204; Rule 205; Class Code Chart
2. The class factors may be adjusted for the following:
Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
Driver Training Automobile Adjustment (Rule 410) (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)
Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Unmarried Male Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
8A#	1.70	1.90	1.28	1.48	--	--	--	--	1.45	1.65	1.08	1.28	--	--	--	--
8B	2.61	2.81	1.96	2.16	2.35	2.55	1.76	1.96	2.22	2.42	1.66	1.86	2.00	2.20	1.50	1.70
8C	3.14	3.34	2.36	2.56	2.83	3.03	2.12	2.32	2.67	2.87	2.00	2.20	2.40	2.60	1.80	2.00
8D	3.47	3.67	2.60	2.80	3.12	3.32	2.34	2.54	2.95	3.15	2.21	2.41	2.65	2.85	1.99	2.19
8J#	1.62	1.82	1.22	1.42	--	--	--	--	1.38	1.58	1.03	1.23	--	--	--	--
8K	2.51	2.71	1.88	2.08	2.26	2.46	1.69	1.89	2.13	2.33	1.60	1.80	1.92	2.12	1.44	1.64
8L	1.90	2.10	--	--	--	--	--	--	1.62	1.82	--	--	--	--	--	--
8M	1.81	2.01	--	--	--	--	--	--	1.54	1.74	--	--	--	--	--	--
8P	2.99	3.19	2.24	2.44	2.69	2.89	2.02	2.22	2.54	2.74	1.91	2.11	2.29	2.49	1.72	1.92
8Q	3.30	3.50	2.48	2.68	2.97	3.17	2.23	2.43	2.81	3.01	2.10	2.30	2.52	2.72	1.89	2.09

Renewal or Transfer Only

Private Passenger Unmarried Male Non-Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
9A	1.99	2.19	1.49	1.69	--	--	--	--	1.69	1.89	1.27	1.47	--	--	--	--
9B	3.05	3.25	2.29	2.49	2.75	2.95	2.06	2.26	2.59	2.79	1.94	2.14	2.33	2.53	1.75	1.95
9C	3.90	4.10	2.93	3.13	3.51	3.71	2.63	2.83	3.32	3.52	2.49	2.69	2.98	3.18	2.24	2.44
9D	4.56	4.76	3.42	3.62	4.10	4.30	3.08	3.28	3.88	4.08	2.91	3.11	3.49	3.69	2.62	2.82
9J	1.90	2.10	1.43	1.63	--	--	--	--	1.62	1.82	1.21	1.41	--	--	--	--
9K	2.96	3.16	2.22	2.42	2.66	2.86	2.00	2.20	2.52	2.72	1.89	2.09	2.26	2.46	1.70	1.90
9P	3.71	3.91	2.78	2.98	3.34	3.54	2.50	2.70	3.15	3.35	2.37	2.57	2.84	3.04	2.13	2.33
9Q	4.33	4.53	3.25	3.45	3.90	4.10	2.92	3.12	3.68	3.88	2.76	2.96	3.31	3.51	2.48	2.68

Notes:
1. The following apply:
   Rule 204; Rule 205; Rule 206; Class Code Chart
2. The class factors may be adjusted for the following:
   Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
   Driver Training Automobile Adjustment (Rule 410) (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
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Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Student Away at School

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
41	1.33	1.53	1.20	1.40	1.20	1.40	1.08	1.28	1.13	1.33	1.02	1.22	1.02	1.22	1.00	1.20
42	1.27	1.47	1.14	1.34	1.14	1.34	1.03	1.23	1.08	1.28	0.97	1.17	0.97	1.17	0.90	1.10
43	1.00	1.20	1.00	1.20	--	--	--	--	1.00	1.20	1.00	1.20	--	--	--	--
44	0.95	1.15	0.90	1.10	--	--	--	--	0.90	1.10	0.90	1.10	--	--	--	--
81	1.52	1.72	1.37	1.57	1.37	1.57	1.23	1.43	1.29	1.49	1.16	1.36	1.16	1.36	1.05	1.25
82	1.46	1.66	1.31	1.51	1.31	1.51	1.18	1.38	1.24	1.44	1.12	1.32	1.12	1.32	1.01	1.21
83	1.33	1.53	1.20	1.40	--	--	--	--	1.13	1.33	1.02	1.22	--	--	--	--
84	1.27	1.47	1.14	1.34	--	--	--	--	1.08	1.28	0.97	1.17	--	--	--	--

Notes: 1. The following apply:
Rule 204; Rule 205; Class Code Chart
2. The class factors may be adjusted for the following:
Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
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PRIVATE PASSENGER AGE ADJUSTMENT FACTORS

(See Rule 210)

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
16	0.23	N/A	N/A	0.00	0.00	0.09	0.00	0.00	0.00
17	0.23	N/A	N/A	0.10	0.10	0.09	0.05	0.00	0.00
18	0.23	N/A	N/A	-0.10	-0.10	0.09	-0.05	-0.15	-0.20
19	0.23	N/A	N/A	0.05	0.10	0.09	0.00	0.10	0.15
20	0.23	N/A	N/A	-0.05	-0.10	0.09	-0.10	-0.10	-0.15
21	0.23	N/A	N/A	-0.05	0.11	0.09	0.00	-0.10	0.11
22	0.20	N/A	N/A	-0.05	0.03	0.09	-0.10	-0.10	0.01
23	0.15	N/A	N/A	-0.05	-0.05	0.09	0.00	-0.10	-0.05
24	0.10	N/A	N/A	-0.05	-0.10	0.09	0.00	-0.10	-0.07
25	0.05	N/A	0.00	N/A	N/A	0.09	N/A	N/A	N/A
26	0.05	N/A	0.00	N/A	N/A	0.09	N/A	N/A	N/A
27	0.05	N/A	-0.01	N/A	N/A	0.09	N/A	N/A	N/A
28	0.03	N/A	-0.03	N/A	N/A	0.09	N/A	N/A	N/A
29	0.02	N/A	-0.05	N/A	N/A	0.09	N/A	N/A	N/A

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
30	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
31	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
32	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
33	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
34	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
35	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
36	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
37	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
38	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
39	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
40	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
41	-0.01	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
42	-0.02	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
43	-0.03	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A

Note: To determine premium, these factors are added to the private passenger class factors.

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PRIVATE PASSENGER AGE ADJUSTMENT FACTORS

(See Rule 210)

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
44	-0.04	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
45	-0.05	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
46	-0.06	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
47	-0.06	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
48	-0.07	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
49	-0.07	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
50	-0.07	N/A	N/A	N/A	N/A	0.06	N/A	N/A	N/A
51	-0.07	N/A	N/A	N/A	N/A	0.06	N/A	N/A	N/A
52	-0.07	N/A	N/A	N/A	N/A	0.05	N/A	N/A	N/A
53	-0.07	N/A	N/A	N/A	N/A	0.04	N/A	N/A	N/A
54	-0.07	N/A	N/A	N/A	N/A	0.03	N/A	N/A	N/A
55	-0.07	N/A	N/A	N/A	N/A	0.02	N/A	N/A	N/A
56	-0.07	N/A	N/A	N/A	N/A	0.00	N/A	N/A	N/A
57	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
58	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
59	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
60	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
61	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
62	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
63	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
64	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
65	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
66	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
67	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
68	-0.07	N/A	N/A	N/A	N/A	0.00	N/A	N/A	N/A
69	-0.06	N/A	N/A	N/A	N/A	0.01	N/A	N/A	N/A
70	-0.05	N/A	N/A	N/A	N/A	0.02	N/A	N/A	N/A
71	-0.04	N/A	N/A	N/A	N/A	0.04	N/A	N/A	N/A

Note: To determine premium, these factors are added to the private passenger class factors.

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PRIVATE PASSENGER AGE ADJUSTMENT FACTORS

(See Rule 210)

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
72	-0.03	N/A	N/A	N/A	N/A	0.06	N/A	N/A	N/A
73	-0.02	N/A	N/A	N/A	N/A	0.08	N/A	N/A	N/A
74	-0.01	N/A	N/A	N/A	N/A	0.08	N/A	N/A	N/A
75	0.00	-0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	0.01	-0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	0.01	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	0.02	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	0.02	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	0.04	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	0.04	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	0.05	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	0.05	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	0.05	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	0.06	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
86	0.06	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	0.06	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	0.07	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	0.07	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	0.07	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	0.07	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	0.08	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	0.08	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	0.08	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
95	0.08	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
96	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
97	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
98	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
99	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Note: To determine premium, these factors are added to the private passenger class factors.

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COMMERCIAL

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Base Rate				
2. Class (See Below)				
3. Weight (See Below)				
4. Limits				
5. IRG/Deductible				
6. Age Group (See Below)				
7. Financial Responsibility Certification (Rule 110)				
Total Coverage Premium (See Note C Below)				

Notes:

A. Rates for ERS Coverage are shown in the Base Rates section. (Note C may apply.)
B. Uninsured Motor Vehicle and Underinsured Motor Vehicle Coverages are also available.
C. These rules may also apply in the order listed:
1. Tank Truck % (Note B1 in Comprehensive IRG Factor Section)
2. Over 50 Miles Surcharge (Rule 305)
3. Coal and Fuel % (Rule 305)
4. Trailer % (Rule 307)
5. Policy Term: Rule 102
Rule 801C
6. Fleet Modification (Rule 851)

CLASS	BIPD	MPC	COMP	COLL
1	0.25	0.50	0.50	0.50
5	1.00	1.00	1.00	1.00
4	1.75	1.15	1.05	1.55

WEIGHT	BIPD	MPC	COMP	COLL
Light	1.00	1.00	1.00	1.00
Medium	1.00	0.75	0.95	0.90
Heavy	1.15	0.75	0.95	0.90

AGE GROUP	COMP	COLL
1	1.00	1.00
2	0.92	0.95
3	0.86	0.90
4	0.76	0.85
5	0.66	0.80
6	0.66	0.75
7	0.65	0.70
8	0.65	0.65
9	0.60	0.50

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COMMERCIAL SEMIANNUAL BASE RATES

	25,000/50,000/25,000 BIPD		5,000 MPC	
Territory	**SFM**	**SFF&C**	**SFM**	**SFF&C**
1	162.60	284.60	8.50	14.90
2	133.00	232.80	7.00	12.30
3	103.90	181.80	6.10	10.70
4	100.40	175.70	7.10	12.40
5	120.10	210.20	7.30	12.80
6	130.50	228.40	8.10	14.20
8	106.90	187.10	6.90	12.10
9	144.20	252.40	8.70	15.20
11	110.70	193.70	7.10	12.40
12	141.30	247.30	9.80	17.20
13	117.60	205.80	9.20	16.10
14	106.70	186.70	8.10	14.20
15	70.60	123.60	6.20	10.90
16	89.80	157.20	8.40	14.70
17	78.50	137.40	7.80	13.70
18	115.90	202.80	7.20	12.60
19	115.90	202.80	8.10	14.20
20	124.90	218.60	6.70	11.70
51	120.10	210.20	7.10	12.40
56	120.10	210.20	8.10	14.20
76	117.70	206.00	8.40	14.70
113	115.70	202.50	8.50	14.90
123	95.90	167.80	9.60	16.80
136	114.80	200.90	8.40	14.70
141	110.70	193.70	7.10	12.40
154	86.20	150.90	7.60	13.30
155	86.20	150.90	7.30	12.80
157	72.60	127.10	7.60	13.30
166	95.90	167.80	9.60	16.80

	FULL COMP		100 COLL	
	SFM	**SFF&C**	**SFM**	**SFF&C**
All	34.00	59.50	34.80	60.90

Emergency Road Service
Class 1 (See Rule 604)

	SFM	**SFF&C**
All	2.40	4.20

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COMMERCIAL
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U),
UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND
UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)
(See Rule 602)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	COV U	COV U1	COV W
1. Base Rate (See Below)			
2. Limits (See Below)			
Total Coverage Premium (See Note A Below)			

Notes:

A. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851

B. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged. For limits higher than $1,000,000/$1,000,000 bodily injury and $1,000,000 property damage, refer to Company for acceptance.

C. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.

D. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.

E. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

25,000/50,000 Base Rates

	SFM	SFF&C
COV U	6.60	11.60
COV W	11.30	19.80

Limits (000) Factors

Limits	**COV U**	**COV W**
25/50	1.00	1.00
50/100	1.31	1.52
100/200	1.41	2.44
100/300	1.53	2.80
300/300	1.60	4.33
250/500	1.74	5.26
500/500	1.87	6.07
500/1000	2.85	6.92
1000/1000	3.18	8.66

25,000 COV U1 Base Rates

	SFM	SFF&C
Policy With Collision Coverage (For All Limits)	2.60	4.60
Policy Without Collision Coverage	6.40	11.20

COV U1 Limit (000) Factors for Policy Without Collision Coverage

25	50	100	150	200	250	300	500	750	1000
1.00	1.58	2.80	4.00	5.21	6.41	7.59	12.41	18.43	24.40

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COMMERCIAL LIMIT FACTORS

Bodily Injury Limits* (000)	**Property Damage Limit (000)**						
	25	50	100	250	500	750	1000
25/50	1.00	1.03	1.05	1.10	1.15	1.18	1.20
50/100	1.09	1.12	1.14	1.19	1.24	1.27	1.29
100/200	1.16	1.19	1.21	1.26	1.31	1.34	1.36
100/300	1.18	1.21	1.23	1.28	1.33	1.36	1.38
300/300	1.31	1.34	1.36	1.41	1.46	1.49	1.51
250/500	1.32	1.35	1.37	1.42	1.47	1.50	1.52
500/500	1.42	1.45	1.47	1.52	1.57	1.60	1.62
500/1000	1.48	1.51	1.53	1.58	1.63	1.66	1.68
750/1000	1.52	1.55	1.57	1.62	1.67	1.70	1.72
1000/1000	1.56	1.59	1.61	1.66	1.71	1.74	1.76

* Per Person/Per Accident

Medical Payments Coverage Limit

5,000	10,000	25,000	50,000	100,000
1.00	1.40	2.00	2.80	3.50

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COMMERCIAL COMPREHENSIVE IRG/DEDUCTIBLE FACTORS

		Deductible							
MSRP	**IRG**	**Full**	**50**	**100**	**200#**	**250**	**500**	**1000**	**2000**
$0 - 2,200	1	0.78	0.52	0.38	0.35	0.31	0.24	0.19	N/A
2,201 - 4,000	2	1.00	0.80	0.62	0.54	0.50	0.40	0.33	0.25
4,001 - 6,500	3	1.50	1.25	1.00	0.89	0.84	0.68	0.58	0.45
6,501 - 10,000	4	2.25	1.91	1.57	1.41	1.34	1.12	0.95	0.75
10,001 - 15,000	5	3.00	2.58	2.15	1.94	1.84	1.54	1.32	1.05
15,001 - 20,000	6	3.75	3.25	2.73	2.47	2.34	1.97	1.70	1.35
20,001 - 25,000	7	4.42	3.84	3.24	2.94	2.82	2.52	2.16	1.73
25,001 - 30,000	8	5.44	4.74	4.02	3.66	3.51	3.14	2.69	2.16
30,001 - 35,000	9	6.48	5.67	4.82	4.38	4.20	3.76	3.23	2.58
35,001 - 40,000	10	7.45	6.54	5.56	5.07	4.84	4.35	3.73	2.99
40,001 - 45,000	11	8.42	7.39	6.30	5.75	5.49	4.94	4.23	3.39
45,001 - 50,000	12	9.40	8.26	7.05	6.43	6.14	5.52	4.74	3.79
50,001 - 55,000	13	10.37	9.13	7.79	7.11	6.78	6.10	5.25	4.20
55,001 - 60,000	14	11.34	9.99	8.54	7.79	7.43	6.68	5.75	4.60
60,001 - 65,000	15	12.30	10.85	9.27	8.47	8.08	7.27	6.25	5.00
65,001 - 70,000	16	13.27	11.70	10.01	9.15	8.73	7.85	6.75	5.40
70,001 - 75,000	17	14.24	12.57	10.76	9.82	9.37	8.44	7.26	5.81
75,001 - 80,000	18	15.22	13.44	11.51	10.51	10.02	9.02	7.76	6.21

Increase the IRG 18 factor by 4% for each $5,000, or fraction thereof, by which the MSRP exceeds $80,000. For example, the IRG factor for an IRG 25 vehicle (MSRP between $110,001 and $115,000) is computed as 7 (the difference between 25 and 18) multiplied by 4%, resulting in 0.28. Add one (1.28) and multiply by the IRG 18 factor, rounding to the nearest penny.

SFM and SFF&C Renewal or Transfer of Coverage Only

Notes: A. Use the MSRP of the body and the chassis to determine the IRG.

B. Full Comprehensive is not available on the following:

1. Tank trucks used for hauling flammable liquids other than fuel oil (deductible forms of comprehensive coverage may be written on trucks so used at 150% of the commercial premiums otherwise applicable).
2. Trucks used to haul sand, gravel, coal and other loose mineral products.

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COMMERCIAL COLLISION IRG/DEDUCTIBLE FACTORS

		Deductible						
MSRP	**IRG**	**50***	**100***	**200#**	**250**	**500**	**1000**	**2000**
$0 - 2,200	1	0.60	0.50	0.45	0.43	0.33	0.20	N/A
2,201 - 4,000	2	1.20	1.00	0.90	0.85	0.65	0.40	0.30
4,001 - 6,500	3	2.08	1.80	1.66	1.58	1.28	0.86	0.67
6,501 - 10,000	4	2.94	2.60	2.41	2.32	1.91	1.32	1.04
10,001 - 15,000	5	3.82	3.40	3.18	3.05	2.54	1.77	1.41
15,001 - 20,000	6	4.69	4.20	3.93	3.79	3.17	2.23	1.78
20,001 - 25,000	7	5.57	5.00	4.69	4.52	3.80	2.68	2.13
25,001 - 30,000	8	6.38	5.75	5.40	5.22	4.39	3.12	2.49
30,001 - 35,000	9	7.20	6.50	6.11	5.91	4.99	3.54	2.84
35,001 - 40,000	10	8.02	7.25	6.82	6.60	5.58	3.97	3.16
40,001 - 45,000	11	8.83	8.00	7.53	7.28	6.16	4.40	3.47
45,001 - 50,000	12	9.66	8.75	8.24	7.97	6.75	4.83	3.77
50,001 - 55,000	13	10.48	9.50	8.96	8.66	7.35	5.26	4.08
55,001 - 60,000	14	11.29	10.25	9.67	9.35	7.94	5.68	4.38
60,001 - 65,000	15	12.11	11.00	10.38	10.04	8.53	6.12	4.69
65,001 - 70,000	16	12.92	11.75	11.09	10.73	9.12	6.54	4.99
70,001 - 75,000	17	13.74	12.50	11.80	11.42	9.71	6.97	5.30
75,001 - 80,000	18	14.57	13.25	12.50	12.10	10.30	7.40	5.60

Increase the IRG 18 factor by 6% for each $5,000, or fraction thereof, by which the MSRP exceeds $80,000. For example, the IRG factor for an IRG 25 vehicle (MSRP between $110,001 and $115,000) is computed as 7 (the difference between 25 and 18) multiplied by 6%, resulting in 0.42. Add one (1.42) and multiply by the IRG 18 factor, rounding to the nearest penny.

SFM and SFF&C Renewal or Transfer of Coverage Only

* SFF&C Renewal or Transfer of Coverage Only

Note: Use the MSRP of the body and the chassis to determine the IRG.

version 1

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

SCHOOL BUS
State Farm Mutual Only

Round to nearest dollar after each step.

Annual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Base Rate				
2. Commercial Limits				
3. Church Bus % (See Note B Below)				
4. Spare Bus % (See Note C Below)				
5. Approved Other Use Premium (See Below)	+			
Total Coverage Premium (See Note D Below)				

Notes:

A. Rates for COV U, COV U1, and COV W are 200% of the commercial semiannual premium. (Notes B and D may apply, rounding to the nearest penny after each step.)

B. All coverages for church busses shall be 48% of the otherwise applicable class 2 school bus premiums. (See Rule 409.)

C. The bodily injury and property damage liability, medical payments, and collision coverage premiums for spare or substitute school busses shall be 30% of the otherwise applicable class 1 premiums. Other coverages are available at 100% of the class 1 premiums. (See Rule 408B.)

D. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Approved Other Use (See Rule 408A)

Annual Mileage	Premium
1 - 500	8.00
More than 500	1.60 Per 100 Miles

Note: Do not round after this step.

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SCHOOL BUS ANNUAL BASE RATES

State Farm Mutual Only

25,000/50,000/25,000 BIPD

	Seating Capacity					
	1 - 30		31 - 60		Over 60	
	Class		Class		Class	
Territory	1	2	1	2	1	2
1	182	201	215	236	429	472
2	149	164	176	193	351	387
3	120	132	141	155	283	311
4	116	128	137	150	273	301
5	135	148	159	174	317	349
6	149	164	176	193	351	386
8	120	132	141	155	282	310
9	167	183	196	216	392	431
11	128	141	151	166	301	331
12	163	180	192	211	384	423
13	136	150	160	176	320	352
14	123	136	145	160	290	319
15	81	89	96	105	191	211
16	104	114	122	134	244	269
17	88	97	104	114	207	228
18	130	143	153	168	306	337
19	130	143	153	168	306	337
20	144	159	170	187	340	374
51	135	148	159	174	317	349
56	135	148	159	174	317	349
76	132	146	156	171	311	343
113	130	143	153	168	306	336
123	108	118	127	139	253	278
136	129	142	152	167	303	334
141	128	141	151	166	301	331
154	97	107	114	125	228	251
155	97	107	114	125	228	251
157	84	92	99	109	198	217
166	108	118	127	139	253	278

version 2

Medical Payments Coverage

	Seating Capacity					
	1 - 30		31 - 60		Over 60	
	Class		Class		Class	
Limit	1	2	1	2	1	2
500#	2	2	2	2	3	3
1,000	3	4	3	4	5	6
2,000	5	6	5	6	8	8
3,000	6	6	6	6	9	9
5,000	7	7	7	7	10	11
10,000	10	10	10	10	14	16
25,000	14	15	14	15	20	22

Renewal or Transfer of Coverage Only

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SCHOOL BUS
State Farm Mutual Only
COMPREHENSIVE COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible											
			Full		100		250		500		1000		2000	
			Class		Class		Class		Class		Class		Class	
			1	2	1	2	1	2	1	2	1	2	1	2
$0 - 3,000	1	1	24	27	14	15	10	11	9	10	7	8	6	7
		2-3	19	21	11	12	8	9	7	8	6	6	5	6
		4-8	15	17	9	10	7	7	6	6	5	5	4	5
		9	15	17	9	10	7	7	6	6	5	5	4	4
3,001 - 4,000	2	1	29	31	20	22	15	16	12	14	10	11	9	10
		2-3	23	25	16	18	12	13	10	11	8	9	7	8
		4-8	18	20	13	14	9	10	8	9	7	7	6	6
		9	18	20	13	14	9	10	8	9	6	7	6	6
4,001 - 6,500	3	1	41	45	30	33	22	24	19	21	15	17	14	15
		2-3	33	36	24	26	18	20	15	17	12	14	11	12
		4-8	26	29	19	21	14	16	12	13	10	11	9	10
		9	26	28	19	21	14	15	12	13	10	11	9	10

Note: To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar.

Deductible	Factor	Applied to Deductible
50 Comprehensive	1.10	100 Comprehensive

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SCHOOL BUS
State Farm Mutual Only
COMPREHENSIVE COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible											
			Full		100		250		500		1000		2000	
			Class		Class		Class		Class		Class		Class	
			1	2	1	2	1	2	1	2	1	2	1	2
$6,501 - 10,000	4	1	59	65	45	49	33	37	29	31	23	26	21	23
		2-3	48	52	36	39	27	29	23	25	19	20	17	18
		4-8	38	42	29	32	21	23	18	20	15	16	13	15
		9	37	41	28	31	21	23	18	20	15	16	13	15
10,001 - 14,000	5	1	81	90	65	72	51	56	44	48	36	39	32	35
		2-3	65	72	52	57	41	45	35	39	29	32	26	28
		4-8	52	57	42	46	33	36	28	31	23	25	21	23
		9	51	56	41	45	32	36	28	30	23	25	20	22
14,001 - 19,000	6	1	110	121	88	97	69	76	59	65	48	53	44	48
		2-3	88	97	70	77	55	61	48	52	39	43	35	39
		4-8	70	77	56	62	44	49	38	42	31	34	28	31
		9	69	76	55	61	44	48	37	41	30	34	28	30

Note: To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar.

Deductible	Factor	Applied to Deductible
50 Comprehensive	1.10	100 Comprehensive

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SCHOOL BUS
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COMPREHENSIVE COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible											
			Full		100		250		500		1000		2000	
			Class		Class		Class		Class		Class		Class	
			1	2	1	2	1	2	1	2	1	2	1	2
$19,001 - 24,000	7	1	139	152	114	125	94	104	80	88	66	72	59	65
		2-3	111	122	91	100	75	83	64	70	53	58	47	52
		4-8	89	98	73	80	60	66	51	56	42	46	38	42
		9	87	96	72	79	59	65	50	55	41	46	37	41
24,001 - 29,000	8	1	177	195	148	163	124	136	101	111	84	93	76	84
		2-3	142	156	118	130	99	109	81	89	67	74	61	67
		4-8	113	125	95	104	79	87	65	71	54	59	49	54
		9	112	123	93	102	78	86	64	70	53	58	48	53
29,001 - 34,000	9	1	218	240	184	202	152	168	125	137	104	114	94	103
		2-3	174	192	147	162	122	134	100	110	83	91	75	82
		4-8	139	153	118	129	98	107	80	88	66	73	60	66
		9	137	151	116	127	96	106	79	86	65	72	59	65

Note: Increase the IRG 9 premium by 15% for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000. For example, the premium for an IRG 11 bus (MSRP between $39,001 and $44,000) is computed as 2 (the difference between 11 and 9) multiplied by 15%, resulting in 0.30. Add one (1.30) and multiply by the IRG 9 premium, rounding to the nearest dollar.
To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar.

Deductible	Factor	Applied to Deductible
50 Comprehensive	1.10	100 Comprehensive

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SCHOOL BUS
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COLLISION COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible 50 Class 1	50 Class 2	100 Class 1	100 Class 2	250 Class 1	250 Class 2	500 Class 1	500 Class 2	1000 Class 1	1000 Class 2	2000 Class 1	2000 Class 2
$0 - 3,000	1	1	20	22	18	20	17	18	15	16	8	9	7	7
		2-3	16	18	14	16	13	15	12	13	6	7	5	6
		4-8	13	14	12	13	11	12	10	11	5	6	4	5
		9	12	13	11	12	10	11	9	10	5	5	4	4
3,001 - 4,000	2	1	27	30	24	26	22	24	20	22	11	12	9	10
		2-3	22	24	19	21	18	19	16	18	9	10	7	8
		4-8	17	19	15	17	14	16	13	14	7	8	6	6
		9	16	18	14	16	13	15	12	13	6	7	5	6
4,001 - 6,500	3	1	39	43	35	38	30	33	27	30	15	16	12	13
		2-3	32	35	28	30	24	27	22	24	12	13	10	11
		4-8	25	28	22	24	19	21	18	19	10	10	8	9
		9	24	26	21	23	18	20	16	18	9	10	7	8

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SCHOOL BUS
State Farm Mutual Only
COLLISION COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible 50 Class 1	50 Class 2	100 Class 1	100 Class 2	250 Class 1	250 Class 2	500 Class 1	500 Class 2	1000 Class 1	1000 Class 2	2000 Class 1	2000 Class 2
$6,501 - 10,000	4	1	54	59	47	51	42	46	38	42	21	23	17	19
		2-3	43	47	37	41	34	37	30	33	16	18	14	15
		4-8	34	38	30	33	27	30	24	27	13	14	11	12
		9	32	35	28	31	25	28	23	25	12	14	10	11
10,001 - 14,000	5	1	67	74	60	66	55	61	50	55	27	30	22	24
		2-3	54	59	48	53	44	49	40	44	22	24	18	20
		4-8	43	47	38	42	35	39	32	35	17	19	14	16
		9	40	44	36	40	33	36	30	33	16	18	13	15
14,001 - 19,000	6	1	84	92	75	83	69	76	62	68	34	37	28	31
		2-3	67	74	60	66	55	61	50	55	27	30	22	24
		4-8	54	59	48	53	44	49	40	44	22	24	18	20
		9	50	55	45	50	41	46	37	41	20	22	17	18

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SCHOOL BUS
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COLLISION COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible 50 Class 1	50 Class 2	100 Class 1	100 Class 2	250 Class 1	250 Class 2	500 Class 1	500 Class 2	1000 Class 1	1000 Class 2	2000 Class 1	2000 Class 2
$19,001 - 24,000	7	1	97	107	90	99	83	92	76	84	43	48	34	38
		2-3	78	86	72	79	67	73	61	67	35	38	28	30
		4-8	62	69	58	63	53	59	49	53	28	30	22	24
		9	58	64	54	59	50	55	46	50	26	29	21	23
24,001 - 29,000	8	1	116	128	104	115	97	107	89	98	52	57	41	45
		2-3	93	102	83	92	78	86	71	78	42	46	33	36
		4-8	74	82	67	73	62	68	57	63	33	37	26	29
		9	70	77	63	69	58	64	53	59	31	34	24	27
29,001 - 34,000	9	1	133	146	119	131	112	123	102	112	61	67	47	52
		2-3	106	117	95	105	89	98	82	90	49	54	38	42
		4-8	85	93	76	84	72	79	65	72	39	43	30	33
		9	80	88	72	79	67	74	61	67	37	40	28	31

Note: Increase the IRG 9 premium by 12% for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000. For example, the premium for an IRG 11 bus (MSRP between $39,001 and $44,000) is computed as 2 (the difference between 11 and 9) multiplied by 12%, resulting in 0.24. Add one (1.24) and multiply by the IRG 9 premium, rounding to the nearest dollar.

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ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS -- LIMITED USE

(See Rule 406)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Private Passenger Base Rate				
2. Private Passenger Limits				
3. Private Passenger IRG/Deductible*				
4. Private Passenger Model Year				
5. Financial Responsibility Certification (Rule 110)				
6. Liability Rating Group				
7. Passive Restraint/Vehicle Safety Discount				
8. Antique/Classic % (See Below)				
9. Private Passenger Territory				
10. Minimum Premium ($20.00)				
Total Coverage Premium (See Note C Below)				

Notes:

A. SFF&C premiums are calculated using the Ineligible for STAR Plan rates.
B. Rates for ERS, R1, S, and T Coverages are 100% of the private passenger premiums. (Note C may apply.)
C. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851
D. Class Rating Factors do not apply.
E. All forms of comprehensive and collision coverages normally available to the type of vehicle being insured may be written except for Full Coverage Comprehensive.

*IRG DETERMINATION

Stated Amount Value	IRG	Stated Amount Value	IRG
$0 - 2,200	1	16,001 - 18,000	14
2,201 - 3,000	2	18,001 - 20,000	15
3,001 - 4,000	3	20,001 - 22,000	16
4,001 - 5,000	4	22,001 - 24,000	17
5,001 - 6,000	5	24,001 - 26,000	18
6,001 - 7,000	6	26,001 - 28,000	19
7,001 - 8,000	7	28,001 - 30,000	20
8,001 - 9,000	8	30,001 - 33,000	21
9,001 - 10,000	9	33,001 - 36,000	22
10,001 - 11,000	10	36,001 - 40,000	23
11,001 - 12,000	11	40,001 - 45,000	24
12,001 - 14,000	12	45,001 - 50,000	25
14,001 - 16,000	13		

For each $5,000 increment, or fraction thereof, by which the value exceeds $50,000 increase the IRG by one.

ANTIQUE/CLASSIC %

Coverages	Antiques	Classics & Replicas
BIPD	10%	12%
MPC	10%	17%
COMP	65%	140%
COLL	17%	40%
COV U#	22%	50%
COV U1#	22%	50%
COV W#	22%	50%

Percentage of the single automobile private passenger premium.

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MOTOR HOMES, TRUCK OR VAN CAMPERS

Insured Under an Annual Automobile Policy
(See Rule 401)

Round to nearest penny after each step.

Annual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Private Passenger Base Rate				
2. Private Passenger Limits				
3. Private Passenger IRG/Deductible**				
4. Private Passenger Model Year				
5. Passive Restraint Discount				
6. Motor Home % (See Below)				
7. Private Passenger Territory				
8. Private Passenger Class (Single Car, No Discounts)*				
Total Coverage Premium (See Note C Below)				

* Include: Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)

Notes:

A. SFF&C premiums are calculated using the Ineligible for STAR Plan rates.
B. Rates for Emergency Road Service Coverage are shown below. (Note C may apply.)
C. Fleet Modification Factor (Rule 851) may also apply.
D. Motor homes do serve to qualify an insured private passenger automobile under the provision of the Multiple Automobiles Discount Rule.
E. Class Codes 2 and 6 shall not apply.
F. Rule 207 shall not apply.
G. See Rule 401 to determine when these vehicles shall be rated on a semiannual policy.

EMERGENCY ROAD SERVICE
(See Rule 604)

SFM	SFF&C
8.80	15.40

MOTOR HOME %

BIPD	33%	COV U1#	50%
MPC	33%	COV W#	50%
COMP	210%	R1#	100%
COLL	55%	S#	200%
COV U#	50%	T#	200%

Percentage of single automobile private passenger semiannual premium. (Note C may apply.)

**** IRG DETERMINATION**

MSRP@	IRG	MSRP@	IRG	MSRP@	IRG
$0 - 2,200	1	26,001 - 28,000	19	105,001 - 110,000	37
2,201 - 3,000	2	28,001 - 30,000	20	110,001 - 115,000	38
3,001 - 4,000	3	30,001 - 33,000	21	115,001 - 120,000	39
4,001 - 5,000	4	33,001 - 36,000	22	120,001 - 125,000	40
5,001 - 6,000	5	36,001 - 40,000	23	125,001 - 130,000	41
6,001 - 7,000	6	40,001 - 45,000	24	130,001 - 135,000	42
7,001 - 8,000	7	45,001 - 50,000	25	135,001 - 140,000	43
8,001 - 9,000	8	50,001 - 55,000	26	140,001 - 145,000	44
9,001 - 10,000	9	55,001 - 60,000	27	145,001 - 150,000	45
10,001 - 11,000	10	60,001 - 65,000	28	150,001 - 155,000	46
11,001 - 12,000	11	65,001 - 70,000	29	155,001 - 160,000	47
12,001 - 14,000	12	70,001 - 75,000	30	160,001 - 165,000	48
14,001 - 16,000	13	75,001 - 80,000	31	165,001 - 170,000	49
16,001 - 18,000	14	80,001 - 85,000	32	170,001 - 175,000	50
18,001 - 20,000	15	85,001 - 90,000	33	175,001 - 180,000	51
20,001 - 22,000	16	90,001 - 95,000	34	180,001 - 185,000	52
22,001 - 24,000	17	95,001 - 100,000	35	185,001 - 190,000	53
24,001 - 26,000	18	100,001 - 105,000	36		

For each $5,000 increment, or fraction thereof, by which the MSRP exceeds $190,000 increase the IRG by one.

@ Use the MSRP of the entire vehicle, including living quarters.

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MOTORCYCLES AND MOTORSCOOTERS

(See Rule 404)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Private Passenger Base Rate				
2. Private Passenger Limits				
3. Private Passenger IRG/Deductible (IRG 5)				
4. Private Passenger Model Year				
5. Motorcycle % (See Below)				
6. Private Passenger Territory				
Total Coverage Premium (See Note D Below)				

Notes:

A. SFF&C premiums are calculated using the Ineligible for STAR Plan rates.

B. Rates for COV U, COV U1, and COV W are 170% of the single automobile private passenger premium. (Note D may apply.)

C. The semiannual premium for No-Fault Death Indemnity, Dismemberment, and Loss of Sight and No-Fault Total Disability Coverages shall be 200% of the semiannual rate applicable for private passenger automobiles. Coverage is limited to the minimum required under the Arkansas no-fault law. (Note D may apply.)

D. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851

MOTORCYCLE %

Engine Displacement in cubic centimeters (cc)*	Rating Group	All Owners or Principal Operators are At Least 25 or Married Females		An Owner or Principal Operator, Other than a Married Female, is Under Age 25: Rated Driver on Auto Policy		Not Rated on Auto Policy	
Bodily Injury and Property Damage Liability							
0 - 300	1-3	7%		27%		62%	
301 - 600	4-5	15%		60%		137%	
Over 600	6-9	21%		85%		196%	
$5,000 Medical Payments							
0 - 300	1-3	195%		450%		700%	
301 - 600	4-5	195%		450%		700%	
Over 600	6-9	195%		450%		700%	
Physical Damage Coverages**							
		COMP	COLL	COMP	COLL	COMP	COLL
0 - 100	1	70%	63%	300%	300%	540%	689%
101 - 200	2	90%	66%	427%	428%	560%	714%
201 - 300	3	93%	68%	442%	444%	580%	740%
301 - 450	4	115%	85%	549%	551%	720%	918%
451 - 600	5	205%	150%	975%	979%	1280%	1632%
601 - 750	6	224%	165%	1067%	1071%	1400%	1785%
751 - 900	7	250%	183%	1189%	1193%	1560%	1989%
901 - 1000	8	451%	331%	2149%	2157%	2820%	3596%
Over 1000	9	320%	235%	1524%	1530%	2000%	2550%

* If engine is turbo-charged, use two times the displacement.

** Full Coverage Comprehensive is not available.

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STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES
(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$0 - 750	1	1	8	5	3	N/A	N/A	N/A	4	3	2	N/A	N/A	N/A
		2	7	4	3	N/A	N/A	N/A	3	3	2	N/A	N/A	N/A
		3	7	4	3	N/A	N/A	N/A	3	3	2	N/A	N/A	N/A
		4	6	3	2	N/A	N/A	N/A	3	2	2	N/A	N/A	N/A
		5	6	3	2	N/A	N/A	N/A	3	2	2	N/A	N/A	N/A
751 - 1,500	2	1	13	10	6	6	N/A	N/A	6	5	4	3	N/A	N/A
		2	12	9	6	5	N/A	N/A	6	5	4	3	N/A	N/A
		3	12	9	6	5	N/A	N/A	6	5	4	3	N/A	N/A
		4	9	7	4	4	N/A	N/A	4	4	3	2	N/A	N/A
		5	9	7	4	4	N/A	N/A	4	4	3	2	N/A	N/A
1,501 - 2,250	3	1	19	14	10	9	7	N/A	9	8	6	4	3	N/A
		2	17	13	9	8	6	N/A	8	7	5	4	2	N/A
		3	17	13	9	8	6	N/A	8	7	5	4	2	N/A
		4	13	10	7	6	5	N/A	6	5	4	3	2	N/A
		5	13	10	7	6	5	N/A	6	5	4	3	2	N/A
2,251 - 3,000	4	1	27	20	13	12	10	8	13	11	9	6	4	2
		2	24	18	12	11	9	7	11	10	8	5	3	2
		3	24	18	12	11	9	7	11	10	8	5	3	2
		4	19	14	9	8	7	6	9	7	6	4	2	2
		5	19	14	9	8	7	6	9	7	6	4	2	2

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$3,001 - 4,500	5	1	38	29	19	17	14	12	18	15	12	8	5	4
		2	35	26	17	16	13	10	16	14	11	8	5	3
		3	35	26	17	16	13	10	16	14	11	8	5	3
		4	27	20	13	12	10	8	13	11	9	6	4	3
		5	27	20	13	12	10	8	13	11	9	6	4	3
4,501 - 6,000	6	1	52	40	28	26	21	18	25	21	18	13	8	6
		2	47	36	25	23	19	16	22	19	16	11	8	6
		3	47	36	25	23	19	16	22	19	16	11	8	6
		4	36	28	20	18	15	12	17	15	12	9	6	4
		5	36	28	20	18	15	12	17	15	12	9	6	4
6,001 - 7,500	7	1	65	52	37	34	29	24	32	27	23	17	12	9
		2	59	47	33	31	26	21	28	25	21	15	10	8
		3	59	47	33	31	26	21	28	25	21	15	10	8
		4	46	36	26	24	20	17	22	19	16	12	8	6
		5	46	36	26	24	20	17	22	19	16	12	8	6
7,501 - 9,000	8	1	79	63	46	42	36	30	38	33	28	21	15	11
		2	71	57	41	38	32	27	34	30	25	19	13	10
		3	71	57	41	38	32	27	34	30	25	19	13	10
		4	55	44	32	30	25	21	27	23	20	15	10	8
		5	55	44	32	30	25	21	27	23	20	15	10	8

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$9,001 - 11,000	9	1	92	75	55	51	43	36	45	40	34	26	18	14
		2	83	67	50	46	39	33	40	36	30	23	16	12
		3	83	67	50	46	39	33	40	36	30	23	16	12
		4	65	52	39	35	30	25	31	28	24	18	13	9
		5	65	52	39	35	30	25	31	28	24	18	13	9
11,001 - 13,000	10	1	106	86	64	59	50	43	51	46	39	30	21	16
		2	95	78	58	53	45	38	46	41	35	27	19	14
		3	95	78	58	53	45	38	46	41	35	27	19	14
		4	74	60	45	41	35	30	36	32	27	21	15	11
		5	74	60	45	41	35	30	36	32	27	21	15	11
13,001 - 15,000	11	1	119	98	73	67	58	49	58	52	45	34	24	18
		2	107	88	66	61	52	44	52	47	40	31	22	17
		3	107	88	66	61	52	44	52	47	40	31	22	17
		4	83	69	51	47	40	34	41	36	31	24	17	13
		5	83	69	51	47	40	34	41	36	31	24	17	13
15,001 - 17,000	12	1	132	109	82	76	65	55	65	58	50	39	27	21
		2	119	98	74	68	59	49	58	52	45	35	25	19
		3	119	98	74	68	59	49	58	52	45	35	25	19
		4	93	77	57	53	46	38	45	40	35	27	19	15
		5	93	77	57	53	46	38	45	40	35	27	19	15

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES
(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$17,001 - 19,000	13	1	146	121	91	84	72	61	71	64	55	43	31	23
		2	131	109	82	76	65	55	64	57	50	39	27	21
		3	131	109	82	76	65	55	64	57	50	39	27	21
		4	102	85	64	59	51	43	50	45	39	30	21	16
		5	102	85	64	59	51	43	50	45	39	30	21	16
19,001 - 21,000	14	1	157	131	99	91	79	66	77	70	60	47	33	25
		2	142	118	89	82	71	60	69	63	54	42	30	23
		3	142	118	89	82	71	60	69	63	54	42	30	23
		4	110	92	69	64	55	47	54	49	42	33	23	18
		5	110	92	69	64	55	47	54	49	42	33	23	18
21,001 - 23,000	15	1	169	141	106	98	85	72	83	76	65	50	36	27
		2	152	127	96	88	76	65	75	68	58	45	32	25
		3	152	127	96	88	76	65	75	68	58	45	32	25
		4	118	99	74	69	59	50	58	53	45	35	25	19
		5	118	99	74	69	59	50	58	53	45	35	25	19
23,001 - 25,000	16	1	180	151	114	105	91	77	88	82	69	54	39	30
		2	162	136	102	95	82	69	80	74	62	49	35	27
		3	162	136	102	95	82	69	80	74	62	49	35	27
		4	126	105	80	74	64	54	62	57	49	38	27	21
		5	126	105	80	74	64	54	62	57	49	38	27	21

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$25,001 - 27,000	17	1	192	160	122	113	97	82	94	88	74	58	41	32
		2	173	144	109	101	87	74	85	79	67	52	37	28
		3	173	144	109	101	87	74	85	79	67	52	37	28
		4	134	112	85	79	68	58	66	62	52	40	29	22
		5	134	112	85	79	68	58	66	62	52	40	29	22
27,001 - 29,000	18	1	204	170	129	120	103	88	100	94	79	61	44	34
		2	183	153	116	108	93	79	90	85	71	55	40	30
		3	183	153	116	108	93	79	90	85	71	55	40	30
		4	142	119	90	84	72	61	70	66	55	43	31	24
		5	142	119	90	84	72	61	70	66	55	43	31	24
29,001 - 31,000	19	1	215	180	137	127	110	93	105	100	83	65	47	36
		2	194	162	123	114	99	84	95	90	75	59	42	32
		3	194	162	123	114	99	84	95	90	75	59	42	32
		4	151	126	96	89	77	65	74	70	58	46	33	25
		5	151	126	96	89	77	65	74	70	58	46	33	25
31,001 - 33,000	20	1	227	190	145	134	116	98	111	106	88	69	49	38
		2	204	171	130	121	104	89	100	96	79	62	45	34
		3	204	171	130	121	104	89	100	96	79	62	45	34
		4	159	133	101	94	81	69	78	74	61	48	35	26
		5	159	133	101	94	81	69	78	74	61	48	35	26

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
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(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$33,001 - 37,000	21-22	1	242	203	155	144	124	105	119	114	94	74	53	41
		2	218	183	139	129	112	95	107	103	85	66	48	37
		3	218	183	139	129	112	95	107	103	85	66	48	37
		4	169	142	108	101	87	74	83	80	66	52	37	28
		5	169	142	108	101	87	74	83	80	66	52	37	28
37,001 - 41,000	23-24	1	257	216	165	153	132	113	126	122	100	79	57	43
		2	232	195	149	138	119	101	114	109	90	71	51	39
		3	232	195	149	138	119	101	114	109	90	71	51	39
		4	180	151	116	107	93	79	88	85	70	55	40	30
		5	180	151	116	107	93	79	88	85	70	55	40	30
41,001 - 45,000	25-26	1	273	230	175	163	141	120	134	129	106	84	60	46
		2	245	207	158	146	127	108	120	116	96	75	54	42
		3	245	207	158	146	127	108	120	116	96	75	54	42
		4	191	161	123	114	99	84	94	90	74	58	42	32
		5	191	161	123	114	99	84	94	90	74	58	42	32
45,001 - 49,000	27-28	1	288	243	186	172	149	127	141	137	113	89	64	49
		2	259	219	167	155	134	114	127	123	101	80	58	44
		3	259	219	167	155	134	114	127	123	101	80	58	44
		4	202	170	130	121	104	89	99	96	79	62	45	34
		5	202	170	130	121	104	89	99	96	79	62	45	34

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$49,001 - 53,000	29-30	1	303	255	195	181	157	133	149	144	118	93	67	52
		2	272	230	176	163	141	120	134	129	106	84	61	46
		3	272	230	176	163	141	120	134	129	106	84	61	46
		4	212	179	137	127	110	93	104	101	83	65	47	36
		5	212	179	137	127	110	93	104	101	83	65	47	36
53,001 - 57,000	31-32	1	317	268	205	190	165	140	156	150	124	98	71	54
		2	285	241	184	171	148	126	140	135	112	88	64	49
		3	285	241	184	171	148	126	140	135	112	88	64	49
		4	222	187	143	133	115	98	109	105	87	68	49	38
		5	222	187	143	133	115	98	109	105	87	68	49	38
57,001 - 61,000	33-34	1	331	280	214	199	173	147	163	157	130	102	74	57
		2	298	252	193	179	155	132	147	142	117	92	67	51
		3	298	252	193	179	155	132	147	142	117	92	67	51
		4	232	196	150	139	121	103	114	110	91	72	52	40
		5	232	196	150	139	121	103	114	110	91	72	52	40
61,001 - 65,000	35-36	1	346	292	224	208	180	153	170	164	136	107	77	59
		2	311	263	202	187	162	138	153	148	122	96	70	53
		3	311	263	202	187	162	138	153	148	122	96	70	53
		4	242	204	157	146	126	107	119	115	95	75	54	42
		5	242	204	157	146	126	107	119	115	95	75	54	42

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$65,001 - 69,000	37-38	1	360	305	234	217	188	160	177	171	142	112	81	62
		2	324	274	210	195	169	144	159	154	127	101	73	56
		3	324	274	210	195	169	144	159	154	127	101	73	56
		4	252	213	164	152	132	112	124	120	99	78	57	43
		5	252	213	164	152	132	112	124	120	99	78	57	43
69,001 - 73,000	39-40	1	374	317	243	226	196	167	184	178	147	116	84	65
		2	337	285	219	203	176	150	166	160	133	105	76	58
		3	337	285	219	203	176	150	166	160	133	105	76	58
		4	262	222	170	158	137	117	129	124	103	81	59	45
		5	262	222	170	158	137	117	129	124	103	81	59	45
73,001 - 77,000	41-42	1	389	329	253	235	204	173	191	185	153	121	88	67
		2	350	296	228	211	183	156	172	166	138	109	79	60
		3	350	296	228	211	183	156	172	166	138	109	79	60
		4	272	230	177	164	143	121	134	129	107	85	61	47
		5	272	230	177	164	143	121	134	129	107	85	61	47
77,001 - 81,000	43-44	1	403	342	262	244	211	180	198	192	159	125	91	70
		2	363	307	236	219	190	162	178	172	143	113	82	63
		3	363	307	236	219	190	162	178	172	143	113	82	63
		4	282	239	184	171	148	126	139	134	111	88	64	49
		5	282	239	184	171	148	126	139	134	111	88	64	49

Notes:

A. Increase the IRG 44 premium by 3% for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or fraction thereof, by which the MSRP exceeds $81,000 increase the IRG by one.

B. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

C. The minimum premium for Comprehensive and Collision coverages is $1.00.

D. Rates for ERS are 100% of the private passenger premium. (Note E may apply.)

E. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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STATE FARM FIRE AND CASUALTY COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$0 - 750	1	1	14	8	5	N/A	N/A	N/A	7	6	4	N/A	N/A	N/A
		2	13	7	5	N/A	N/A	N/A	6	5	4	N/A	N/A	N/A
		3	13	7	5	N/A	N/A	N/A	6	5	4	N/A	N/A	N/A
		4	10	6	4	N/A	N/A	N/A	5	4	3	N/A	N/A	N/A
		5	10	6	4	N/A	N/A	N/A	5	4	3	N/A	N/A	N/A
751 - 1,500	2	1	24	17	11	10	N/A	N/A	11	9	7	5	N/A	N/A
		2	21	15	10	9	N/A	N/A	10	8	7	4	N/A	N/A
		3	21	15	10	9	N/A	N/A	10	8	7	4	N/A	N/A
		4	16	12	8	7	N/A	N/A	8	7	5	3	N/A	N/A
		5	16	12	8	7	N/A	N/A	8	7	5	3	N/A	N/A
1,501 - 2,250	3	1	34	25	17	15	12	N/A	16	13	11	7	4	N/A
		2	30	23	15	14	11	N/A	14	12	10	7	4	N/A
		3	30	23	15	14	11	N/A	14	12	10	7	4	N/A
		4	24	18	12	11	9	N/A	11	9	7	5	3	N/A
		5	24	18	12	11	9	N/A	11	9	7	5	3	N/A
2,251 - 3,000	4	1	47	35	24	21	17	14	22	19	15	10	6	4
		2	42	32	21	19	16	13	20	17	13	9	6	4
		3	42	32	21	19	16	13	20	17	13	9	6	4
		4	33	25	16	15	12	10	16	13	10	7	4	3
		5	33	25	16	15	12	10	16	13	10	7	4	3

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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STATE FARM FIRE AND CASUALTY COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$3,001 - 4,500	5	1	67	50	34	30	25	20	32	27	21	15	9	7
		2	60	45	30	27	22	18	29	24	19	13	8	6
		3	60	45	30	27	22	18	29	24	19	13	8	6
		4	47	35	24	21	17	14	22	19	15	10	7	5
		5	47	35	24	21	17	14	22	19	15	10	7	5
4,501 - 6,000	6	1	91	71	49	45	38	31	43	37	31	22	15	11
		2	82	64	44	40	34	28	39	34	28	20	13	10
		3	82	64	44	40	34	28	39	34	28	20	13	10
		4	64	49	35	31	26	22	30	26	21	16	10	8
		5	64	49	35	31	26	22	30	26	21	16	10	8
6,001 - 7,500	7	1	114	91	65	60	50	42	55	48	40	30	20	15
		2	103	82	58	54	45	37	50	43	36	27	18	14
		3	103	82	58	54	45	37	50	43	36	27	18	14
		4	80	64	45	42	35	29	39	34	28	21	14	11
		5	80	64	45	42	35	29	39	34	28	21	14	11
7,501 - 9,000	8	1	138	111	81	74	63	53	67	59	50	37	26	19
		2	124	100	73	67	57	48	60	53	45	34	23	17
		3	124	100	73	67	57	48	60	53	45	34	23	17
		4	96	78	56	52	44	37	47	41	35	26	18	14
		5	96	78	56	52	44	37	47	41	35	26	18	14

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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STATE FARM FIRE AND CASUALTY COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$9,001 - 11,000	9	1	161	131	96	89	76	64	78	69	59	45	31	24
		2	145	118	87	80	68	57	70	62	53	40	28	21
		3	145	118	87	80	68	57	70	62	53	40	28	21
		4	113	92	68	62	53	44	55	48	41	31	22	17
		5	113	92	68	62	53	44	55	48	41	31	22	17
11,001 - 13,000	10	1	185	151	112	103	88	74	90	80	69	52	37	28
		2	166	136	101	93	79	67	81	72	62	47	33	25
		3	166	136	101	93	79	67	81	72	62	47	33	25
		4	129	106	78	72	62	52	63	56	48	37	26	20
		5	129	106	78	72	62	52	63	56	48	37	26	20
13,001 - 15,000	11	1	208	171	128	118	101	85	102	90	78	60	42	32
		2	187	154	115	106	91	77	91	81	70	54	38	29
		3	187	154	115	106	91	77	91	81	70	54	38	29
		4	146	120	89	83	71	60	71	63	55	42	30	23
		5	146	120	89	83	71	60	71	63	55	42	30	23
15,001 - 17,000	12	1	232	192	143	132	114	96	113	101	87	67	48	36
		2	209	172	129	119	102	87	102	91	79	61	43	33
		3	209	172	129	119	102	87	102	91	79	61	43	33
		4	162	134	100	93	80	67	79	71	61	47	34	26
		5	162	134	100	93	80	67	79	71	61	47	34	26

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.
C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)
D. Rule 102 may also apply (round to the nearest penny).

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STATE FARM FIRE AND CASUALTY COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$17,001 - 19,000	13	1	255	212	159	147	127	107	125	112	97	75	53	41
		2	230	191	143	132	114	96	112	101	87	68	48	37
		3	230	191	143	132	114	96	112	101	87	68	48	37
		4	179	148	111	103	89	75	87	78	68	53	37	28
		5	179	148	111	103	89	75	87	78	68	53	37	28
19,001 - 21,000	14	1	276	229	172	160	137	116	135	122	105	81	58	44
		2	248	206	155	144	124	105	121	110	94	73	52	40
		3	248	206	155	144	124	105	121	110	94	73	52	40
		4	193	160	121	112	96	81	94	86	73	57	41	31
		5	193	160	121	112	96	81	94	86	73	57	41	31
21,001 - 23,000	15	1	296	246	186	172	148	126	145	133	113	88	63	48
		2	266	222	167	155	133	113	130	120	102	79	57	43
		3	266	222	167	155	133	113	130	120	102	79	57	43
		4	207	173	130	120	104	88	101	93	79	62	44	34
		5	207	173	130	120	104	88	101	93	79	62	44	34
23,001 - 25,000	16	1	316	264	199	184	159	135	155	144	121	95	68	52
		2	284	237	179	166	143	121	139	129	109	85	61	47
		3	284	237	179	166	143	121	139	129	109	85	61	47
		4	221	185	139	129	111	94	108	101	85	66	47	36
		5	221	185	139	129	111	94	108	101	85	66	47	36

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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STATE FARM FIRE AND CASUALTY COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$25,001 - 27,000	17	1	336	281	213	197	170	144	164	154	129	101	72	55
		2	302	253	191	177	153	130	148	139	116	91	65	50
		3	302	253	191	177	153	130	148	139	116	91	65	50
		4	235	197	149	138	119	101	115	108	91	71	51	39
		5	235	197	149	138	119	101	115	108	91	71	51	39
27,001 - 29,000	18	1	356	298	226	210	181	154	174	165	137	107	77	59
		2	321	268	204	189	163	138	157	148	124	97	69	53
		3	321	268	204	189	163	138	157	148	124	97	69	53
		4	249	209	158	147	127	108	122	115	96	75	54	41
		5	249	209	158	147	127	108	122	115	96	75	54	41
29,001 - 31,000	19	1	376	316	240	222	192	163	185	176	146	114	82	63
		2	339	284	216	200	173	147	166	158	131	103	74	56
		3	339	284	216	200	173	147	166	158	131	103	74	56
		4	263	221	168	155	134	114	129	123	102	80	57	44
		5	263	221	168	155	134	114	129	123	102	80	57	44
31,001 - 33,000	20	1	396	333	253	235	203	172	194	186	154	120	87	66
		2	357	299	228	211	182	155	175	168	138	108	78	60
		3	357	299	228	211	182	155	175	168	138	108	78	60
		4	278	233	177	164	142	121	136	130	108	84	61	46
		5	278	233	177	164	142	121	136	130	108	84	61	46

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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STATE FARM FIRE AND CASUALTY COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$33,001 - 37,000	21-22	1	423	356	271	251	217	184	208	200	164	129	93	71
		2	381	320	244	226	196	166	187	180	148	116	84	64
		3	381	320	244	226	196	166	187	180	148	116	84	64
		4	296	249	190	176	152	129	145	140	115	90	65	50
		5	296	249	190	176	152	129	145	140	115	90	65	50
37,001 - 41,000	23-24	1	450	379	289	268	232	197	221	213	175	138	99	76
		2	405	341	260	241	209	177	199	192	158	124	89	68
		3	405	341	260	241	209	177	199	192	158	124	89	68
		4	315	265	202	188	162	138	155	149	123	96	69	53
		5	315	265	202	188	162	138	155	149	123	96	69	53
41,001 - 45,000	25-26	1	477	402	307	285	246	209	234	226	186	146	105	81
		2	429	362	276	256	222	188	211	203	167	132	95	73
		3	429	362	276	256	222	188	211	203	167	132	95	73
		4	334	281	215	199	172	146	164	158	130	102	74	57
		5	334	281	215	199	172	146	164	158	130	102	74	57
45,001 - 49,000	27-28	1	504	425	325	301	261	222	247	239	197	155	112	86
		2	454	382	292	271	235	200	223	215	177	139	101	77
		3	454	382	292	271	235	200	223	215	177	139	101	77
		4	353	297	227	211	183	155	173	168	138	108	78	60
		5	353	297	227	211	183	155	173	168	138	108	78	60

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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STATE FARM FIRE AND CASUALTY COMPANY
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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$49,001 - 53,000	29-30	1	530	447	342	317	274	233	260	251	207	163	118	90
		2	477	402	308	285	247	210	234	226	186	147	106	81
		3	477	402	308	285	247	210	234	226	186	147	106	81
		4	371	313	239	222	192	163	182	176	145	114	82	63
		5	371	313	239	222	192	163	182	176	145	114	82	63
53,001 - 57,000	31-32	1	554	468	359	333	288	245	273	263	217	171	124	95
		2	499	421	323	299	259	220	245	237	196	154	111	85
		3	499	421	323	299	259	220	245	237	196	154	111	85
		4	388	328	251	233	202	171	191	184	152	120	87	66
		5	388	328	251	233	202	171	191	184	152	120	87	66
57,001 - 61,000	33-34	1	580	490	375	348	302	257	285	275	227	179	130	99
		2	522	441	338	314	272	231	257	248	205	161	117	89
		3	522	441	338	314	272	231	257	248	205	161	117	89
		4	406	343	263	244	211	180	200	193	159	125	91	70
		5	406	343	263	244	211	180	200	193	159	125	91	70
61,001 - 65,000	35-36	1	605	511	392	364	315	268	297	287	237	187	135	104
		2	544	460	353	327	284	241	267	259	214	168	122	93
		3	544	460	353	327	284	241	267	259	214	168	122	93
		4	423	358	274	255	221	188	208	201	166	131	95	73
		5	423	358	274	255	221	188	208	201	166	131	95	73

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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STATE FARM FIRE AND CASUALTY COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$65,001 - 69,000	37-38	1	630	533	409	380	329	280	310	299	248	195	141	109
		2	567	480	368	342	296	252	279	269	223	176	127	98
		3	567	480	368	342	296	252	279	269	223	176	127	98
		4	441	373	286	266	230	196	217	209	173	137	99	76
		5	441	373	286	266	230	196	217	209	173	137	99	76
69,001 - 73,000	39-40	1	655	554	426	395	342	292	322	311	258	203	147	113
		2	590	499	383	356	308	262	290	280	232	183	132	102
		3	590	499	383	356	308	262	290	280	232	183	132	102
		4	459	388	298	277	240	204	225	218	180	142	103	79
		5	459	388	298	277	240	204	225	218	180	142	103	79
73,001 - 77,000	41-42	1	681	576	443	411	356	303	335	323	268	212	153	118
		2	613	518	398	370	321	273	301	291	241	190	138	106
		3	613	518	398	370	321	273	301	291	241	190	138	106
		4	477	403	310	288	249	212	234	226	188	148	107	82
		5	477	403	310	288	249	212	234	226	188	148	107	82
77,001 - 81,000	43-44	1	706	598	459	426	370	315	347	335	278	220	159	122
		2	635	538	413	384	333	283	312	302	250	198	143	110
		3	635	538	413	384	333	283	312	302	250	198	143	110
		4	494	418	322	298	259	220	243	235	195	154	111	86
		5	494	418	322	298	259	220	243	235	195	154	111	86

Notes:

A. Increase the IRG 44 premium by 3% for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or fraction thereof, by which the MSRP exceeds $81,000 increase the IRG by one.

B. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

C. The minimum premium for Comprehensive and Collision coverages is $1.00.

D. Rates for ERS are 100% of the private passenger premium. (Note E may apply.)

E. Rule 102 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)
Annual Premiums

Bodily Injury and Property Damage Liability ****Limits 25,000/50,000/25,000**			
Advertised Horsepower Rating*	All-Terrain Vehicle, Trail Bike	Dune Buggy	Golfmobile, Minibike, Snowmobile
0-25	12.80	20.00	6.60
26-50	17.90	28.00	9.20
Over 50	28.20	44.00	14.50

*If unavailable, use engine displacement in cubic centimeters (cc) 0 to 300, 301 to 600, Over 600. Electric-powered Golfmobiles shall be rated in the 0-25 category.
**Commercial limit factors apply (round to the nearest penny).

Medical Payments Coverage			
Limit	All-Terrain Vehicle, Dune Buggy	Golfmobile, Snowmobile	Minibike, Trail Bike
1,000	18.00	9.00	18.00
2,000	25.20	12.60	N/A
5,000	36.00	18.00	N/A

Uninsured Motor Vehicle Coverage (COV U) (See Rule 602)
100% of Commercial Semiannual Premium

Note: Rule 851 may also apply (round to the nearest penny).
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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$0 - 500	1	1	9	9	6	N/A	N/A
		2	9	8	5	N/A	N/A
		3	8	7	5	N/A	N/A
		4	7	6	4	N/A	N/A
		5	7	6	4	N/A	N/A
501 - 750	2	1	16	14	11	8	N/A
		2	15	13	11	7	N/A
		3	14	12	10	7	N/A
		4	11	10	8	6	N/A
		5	11	10	8	6	N/A
751 - 1,000	3	1	22	20	16	12	N/A
		2	20	18	15	11	N/A
		3	19	17	14	10	N/A
		4	16	14	12	8	N/A
		5	15	14	11	8	N/A
1,001 - 1,250	4	1	27	24	20	14	9
		2	25	22	18	13	8
		3	23	21	17	12	7
		4	19	18	14	10	6
		5	19	17	14	10	6

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$1,251 - 1,500	5	1	32	29	23	17	10
		2	29	26	21	16	9
		3	27	25	20	15	9
		4	23	21	17	12	7
		5	22	20	16	12	7
1,501 - 1,750	6	1	41	37	31	24	14
		2	37	34	28	22	13
		3	35	32	27	21	13
		4	29	27	22	17	10
		5	29	26	21	17	10
1,751 - 2,000	7	1	50	46	38	30	19
		2	46	42	35	28	17
		3	43	40	33	26	17
		4	36	33	28	22	14
		5	35	32	27	21	13
2,001 - 2,500	8	1	62	57	48	39	25
		2	57	53	45	36	23
		3	54	50	42	34	22
		4	44	41	35	28	18
		5	43	40	34	27	17

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$2,501 - 3,000	9	1	77	72	61	50	32
		2	71	66	56	46	30
		3	67	62	53	43	28
		4	55	52	44	36	23
		5	54	50	43	35	23
3,001 - 3,500	10	1	92	86	74	60	40
		2	84	79	68	55	37
		3	80	75	64	52	35
		4	66	62	53	43	29
		5	64	60	52	42	28
3,501 - 4,000	11	1	107	100	87	71	47
		2	98	92	80	65	43
		3	93	87	76	62	41
		4	77	72	62	51	34
		5	75	70	61	50	33
4,001 - 4,500	12	1	122	115	99	82	55
		2	112	106	91	75	50
		3	106	100	86	71	48
		4	88	83	72	59	39
		5	85	80	70	57	38

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$4,501 - 5,000	13	1	137	129	112	93	62
		2	126	119	103	85	57
		3	119	112	98	81	54
		4	98	93	81	67	45
		5	96	90	79	65	44
5,001 - 6,000	14	1	158	149	130	108	73
		2	145	137	120	99	67
		3	137	130	113	94	63
		4	114	107	94	77	52
		5	110	104	91	75	51
6,001 - 7,000	15	1	179	169	148	123	83
		2	165	156	136	113	76
		3	156	147	129	107	72
		4	129	122	106	88	60
		5	125	119	104	86	58
7,001 - 8,000	16	1	197	187	163	136	92
		2	181	172	150	125	85
		3	171	162	142	118	80
		4	142	134	118	98	66
		5	138	131	114	95	64

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$8,001 - 9,000	17	1	212	201	176	146	99
		2	195	185	162	135	91
		3	184	175	153	127	86
		4	153	145	127	105	72
		5	148	141	123	102	70
9,001 - 10,000	18	1	227	215	189	157	107
		2	209	198	174	145	98
		3	197	187	164	137	93
		4	163	155	136	113	77
		5	159	151	132	110	75
10,001 - 11,000	19	1	242	230	202	168	114
		2	223	211	185	154	105
		3	211	200	175	146	99
		4	174	165	145	121	82
		5	169	161	141	118	80
11,001 - 12,000	20	1	257	244	214	179	122
		2	236	224	197	164	112
		3	224	212	186	156	106
		4	185	176	154	129	88
		5	180	171	150	125	85

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$12,001 - 13,000	21	1	272	258	227	189	129
		2	250	238	209	174	119
		3	237	225	198	165	112
		4	196	186	163	136	93
		5	190	181	159	133	90
13,001 - 14,000	22	1	287	273	240	200	137
		2	264	251	221	184	126
		3	250	237	209	174	119
		4	207	196	173	144	98
		5	201	191	168	140	96
14,001 - 15,000	23	1	302	287	253	211	144
		2	278	264	232	194	132
		3	263	250	220	184	125
		4	218	207	182	152	104
		5	211	201	177	148	101
15,001 - 16,000	24	1	317	301	265	222	151
		2	292	277	244	204	139
		3	276	262	231	193	132
		4	228	217	191	160	109
		5	222	211	186	155	106

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$16,001 - 17,000	25	1	332	316	278	232	159
		2	306	290	256	214	146
		3	289	275	242	202	138
		4	239	227	200	167	114
		5	232	221	195	163	111
17,001 - 18,000	26	1	347	330	291	243	166
		2	319	304	268	224	153
		3	302	287	253	212	145
		4	250	238	209	175	120
		5	243	231	204	170	117
18,001 - 19,000	27	1	361	343	303	253	173
		2	332	316	278	233	159
		3	314	299	263	220	151
		4	260	247	218	182	125
		5	253	240	212	177	121
19,001 - 20,000	28	1	375	356	314	263	180
		2	345	328	289	242	166
		3	326	310	273	229	157
		4	270	257	226	189	130
		5	263	250	220	184	126

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
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Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$20,001 - 21,000	29	1	389	370	326	273	187
		2	358	340	300	251	172
		3	338	322	284	237	163
		4	280	266	235	197	135
		5	272	259	228	191	131
21,001 - 22,000	30	1	403	383	338	283	194
		2	370	352	311	260	178
		3	350	333	294	246	169
		4	290	276	243	204	140
		5	282	268	236	198	136

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. Increase the IRG 30 premium by 3% for each $1,000, or fraction thereof, by which the MSRP exceeds $22,000, rounding to the nearest dollar.

B. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible	Factor	Applied to Deductible
200 Physical Damage #	1.06	250 Physical Damage

C. The minimum premium for Physical Damage Coverage is $1.00.

D. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

E. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$0 - 750	1	1	34	31	25	18	N/A	N/A	29	26	21	16	N/A	N/A
		2	32	29	23	17	N/A	N/A	27	25	20	15	N/A	N/A
		3	30	28	22	17	N/A	N/A	26	23	19	14	N/A	N/A
		4	29	26	21	16	N/A	N/A	24	22	18	13	N/A	N/A
		5	27	25	20	15	N/A	N/A	23	21	17	12	N/A	N/A
751 - 1,500	2	1	51	46	37	28	N/A	N/A	43	39	31	23	N/A	N/A
		2	48	44	35	26	N/A	N/A	41	37	30	22	N/A	N/A
		3	45	41	33	25	N/A	N/A	39	35	28	21	N/A	N/A
		4	43	39	31	23	N/A	N/A	37	33	27	20	N/A	N/A
		5	40	37	29	22	N/A	N/A	34	31	25	19	N/A	N/A
1,501 - 2,250	3	1	67	61	49	37	25	N/A	57	52	42	31	21	N/A
		2	64	58	47	35	23	N/A	54	49	40	30	20	N/A
		3	61	55	44	33	22	N/A	52	47	37	28	19	N/A
		4	57	52	42	31	21	N/A	49	44	35	27	18	N/A
		5	54	49	39	29	20	N/A	46	42	33	25	17	N/A
2,251 - 3,000	4	1	84	77	61	46	31	19	72	65	52	39	26	16
		2	80	73	58	44	29	18	68	62	49	37	25	15
		3	76	69	55	41	28	17	64	59	47	35	23	15
		4	72	65	52	39	26	16	61	55	44	33	22	14
		5	67	61	49	37	25	15	57	52	42	31	21	13

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$3,001 - 4,500	5	1	112	102	82	61	41	26	95	87	69	52	35	22
		2	107	97	78	58	39	24	91	82	66	49	33	21
		3	101	92	74	55	37	23	86	78	62	47	31	20
		4	95	87	69	52	35	22	81	74	59	44	30	18
		5	90	82	65	49	33	20	76	69	56	42	28	17
4,501 - 6,000	6	1	155	143	118	92	64	42	132	122	100	78	55	36
		2	147	136	112	87	61	40	125	115	95	74	52	34
		3	139	129	106	83	58	38	119	109	90	70	49	32
		4	132	121	100	78	55	36	112	103	85	66	46	30
		5	124	114	94	74	51	33	105	97	80	62	44	28
6,001 - 7,500	7	1	198	184	154	123	87	58	168	156	131	104	74	49
		2	188	175	147	116	83	55	160	148	125	99	71	47
		3	178	165	139	110	79	52	151	141	118	94	67	45
		4	168	156	131	104	74	49	143	133	112	89	63	42
		5	158	147	124	98	70	47	134	125	105	83	59	40
7,501 - 9,000	8	1	240	225	190	153	111	75	204	191	162	130	94	63
		2	228	213	181	145	105	71	194	181	154	124	89	60
		3	216	202	171	138	100	67	184	172	146	117	85	57
		4	204	191	162	130	94	63	174	162	138	111	80	54
		5	192	180	152	123	89	60	163	153	129	104	75	51

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
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Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$9,001 - 11,000	9	1	283	265	227	184	134	91	241	226	193	156	114	77
		2	269	252	216	175	128	86	229	214	183	148	109	73
		3	255	239	204	165	121	82	217	203	174	141	103	70
		4	241	226	193	156	114	77	204	192	164	133	97	66
		5	226	212	182	147	107	73	192	181	154	125	91	62
11,001 - 13,000	10	1	326	306	263	214	158	107	277	260	224	182	134	91
		2	309	291	250	204	150	102	263	247	212	173	127	87
		3	293	276	237	193	142	97	249	234	201	164	121	82
		4	277	260	224	182	134	91	235	221	190	155	114	77
		5	261	245	210	172	126	86	221	208	179	146	107	73
13,001 - 15,000	11	1	370	347	300	245	181	124	314	295	255	208	154	105
		2	351	330	285	233	172	117	298	280	242	198	146	100
		3	333	312	270	221	163	111	283	266	229	187	138	95
		4	314	295	255	208	154	105	267	251	217	177	131	89
		5	296	278	240	196	145	99	251	236	204	167	123	84
15,001 - 17,000	12	1	412	388	336	276	204	140	350	330	285	234	174	119
		2	392	369	319	262	194	133	333	313	271	223	165	113
		3	371	349	302	248	184	126	315	297	257	211	156	107
		4	350	330	285	234	174	119	298	280	243	199	148	101
		5	330	310	269	221	163	112	280	264	228	187	139	95

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
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Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$17,001 - 19,000	13	1	455	429	372	306	227	156	387	365	317	260	193	133
		2	432	407	354	291	216	148	367	346	301	247	184	126
		3	409	386	335	276	205	141	348	328	285	234	174	120
		4	387	364	317	260	193	133	329	310	269	221	164	113
		5	364	343	298	245	182	125	309	292	253	208	155	106
19,001 - 21,000	14	1	498	470	408	337	251	173	423	399	347	286	213	147
		2	473	446	388	320	238	164	402	379	330	272	203	139
		3	448	423	368	303	226	155	381	359	312	258	192	132
		4	423	399	347	286	213	147	359	339	295	243	181	125
		5	398	376	327	270	201	138	338	319	278	229	171	117
21,001 - 23,000	15	1	540	511	444	368	274	189	459	434	378	312	233	161
		2	513	485	422	349	260	179	436	412	359	297	221	153
		3	486	459	400	331	247	170	413	391	340	281	210	145
		4	459	434	378	312	233	161	390	369	321	266	198	136
		5	432	408	355	294	219	151	367	347	302	250	186	128
23,001 - 25,000	16	1	583	551	481	398	298	205	495	469	409	338	253	174
		2	554	524	457	378	283	195	471	445	388	322	240	166
		3	525	496	433	358	268	185	446	422	368	305	228	157
		4	495	469	409	338	253	174	421	398	348	288	215	148
		5	466	441	385	319	238	164	396	375	327	271	202	140

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
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Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$25,001 - 27,000	17	1	626	592	517	429	321	222	532	503	439	364	273	188
		2	594	563	491	407	305	211	505	478	418	346	259	179
		3	563	533	465	386	289	199	479	453	396	328	246	170
		4	532	503	439	364	273	188	452	428	374	310	232	160
		5	500	474	414	343	257	177	425	403	352	292	218	151
27,001 - 29,000	18	1	668	633	554	459	344	238	568	538	471	391	293	202
		2	635	601	526	436	327	226	540	511	447	371	278	192
		3	601	570	498	414	310	214	511	484	424	351	263	182
		4	568	538	471	391	293	202	483	457	400	332	249	172
		5	535	506	443	368	275	190	454	430	377	312	234	162
29,001 - 31,000	19	1	711	674	590	490	368	254	604	573	501	417	312	216
		2	675	640	560	466	349	242	574	544	476	396	297	205
		3	640	606	531	441	331	229	544	516	451	375	281	195
		4	604	573	501	417	312	216	514	487	426	354	266	184
		5	569	539	472	392	294	203	483	458	401	333	250	173
31,001 - 33,000	20	1	754	715	626	521	391	271	641	608	533	443	332	230
		2	716	679	595	495	371	257	609	577	506	420	316	219
		3	678	643	564	469	352	244	577	547	479	398	299	207
		4	641	607	533	443	332	230	545	516	453	376	282	196
		5	603	572	501	417	313	216	512	486	426	354	266	184

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

version 2

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$33,001 - 37,000	21-22	1	808	766	671	559	420	291	686	651	571	475	357	247
		2	767	727	638	531	399	276	652	618	542	452	339	235
		3	727	689	604	503	378	262	618	586	514	428	322	223
		4	686	651	571	475	357	247	583	553	485	404	304	210
		5	646	613	537	447	336	233	549	521	457	380	286	198
37,001 - 41,000	23-24	1	861	817	717	597	449	311	732	694	610	508	382	265
		2	818	776	681	567	427	296	696	660	579	482	363	252
		3	775	735	645	538	404	280	659	625	549	457	344	238
		4	732	694	610	508	382	265	622	590	518	432	325	225
		5	689	653	574	478	359	249	586	555	488	406	306	212
41,001 - 45,000	25-26	1	914	868	762	636	478	332	777	738	648	540	407	282
		2	868	824	724	604	454	315	738	701	615	513	386	268
		3	823	781	686	572	430	299	699	664	583	486	366	254
		4	777	738	648	540	407	282	661	627	551	459	346	240
		5	731	694	610	509	383	266	622	590	518	432	325	226
45,001 - 49,000	27-28	1	968	919	808	674	508	352	823	781	687	573	432	299
		2	920	873	767	640	482	335	782	742	652	544	410	284
		3	871	827	727	606	457	317	741	703	618	515	388	270
		4	823	781	687	573	431	299	700	664	584	487	367	255
		5	774	735	646	539	406	282	658	625	549	458	345	240

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$49,001 - 53,000	29-30	1	1016	965	849	708	534	371	864	820	721	602	454	315
		2	966	917	806	673	507	352	821	779	685	572	431	299
		3	915	868	764	637	480	334	778	738	649	542	408	284
		4	864	820	721	602	454	315	734	697	613	512	386	268
		5	813	772	679	567	427	297	691	656	577	482	363	252
53,001 - 57,000	31-32	1	1065	1011	890	743	560	389	905	859	756	632	476	331
		2	1011	960	845	706	532	370	860	816	718	600	452	314
		3	958	910	801	669	504	350	815	773	680	568	428	298
		4	905	859	756	632	476	331	769	730	643	537	405	281
		5	852	809	712	594	448	311	724	687	605	505	381	265
57,001 - 61,000	33-34	1	1112	1057	930	777	586	407	945	898	791	661	499	346
		2	1056	1004	884	739	557	387	898	853	751	628	474	329
		3	1001	951	837	700	528	367	851	808	712	595	449	312
		4	945	898	791	661	498	346	803	764	672	562	424	294
		5	889	845	744	622	469	326	756	719	633	529	399	277
61,001 - 65,000	35-36	1	1160	1103	971	812	613	426	986	937	826	690	521	362
		2	1102	1048	923	771	582	405	937	890	784	655	495	344
		3	1044	992	874	731	551	383	888	844	743	621	469	326
		4	986	937	826	690	521	362	838	797	702	586	443	308
		5	928	882	777	649	490	341	789	750	660	552	417	290

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

version 2

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$65,001 - 69,000	37-38	1	1208	1149	1012	846	639	444	1027	976	860	719	543	378
		2	1148	1091	961	804	607	422	976	928	817	683	516	359
		3	1088	1034	911	761	575	400	925	879	774	647	489	340
		4	1027	976	860	719	543	378	873	830	731	611	462	321
		5	967	919	810	677	511	355	822	781	688	575	434	302
69,001 - 73,000	39-40	1	1257	1195	1053	881	665	463	1068	1015	895	749	566	393
		2	1194	1135	1000	837	632	439	1015	965	850	711	537	374
		3	1131	1075	948	793	599	416	961	914	805	674	509	354
		4	1068	1015	895	749	565	393	908	863	761	636	481	334
		5	1005	956	842	705	532	370	855	812	716	599	452	315
73,001 - 77,000	41-42	1	1305	1241	1094	915	691	481	1109	1055	930	778	588	409
		2	1240	1178	1039	869	657	457	1054	1002	883	739	558	388
		3	1175	1116	984	824	622	433	998	949	837	700	529	368
		4	1109	1054	930	778	588	409	943	896	790	661	500	348
		5	1044	992	875	732	553	385	887	844	744	622	470	327
77,001 - 81,000	43-44	1	1353	1286	1135	950	718	499	1150	1094	964	807	610	424
		2	1286	1222	1078	902	682	474	1093	1039	916	767	580	403
		3	1218	1158	1021	855	646	449	1035	984	868	726	549	382
		4	1150	1093	964	807	610	424	978	930	820	686	519	361
		5	1083	1029	908	760	574	399	920	875	772	646	488	340

Notes:

A. Increase the IRG 44 premium by 3% for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or fraction thereof, by which the MSRP exceeds $81,000 increase the IRG by one.

B. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

C. The minimum premium for Physical Damage Coverage is $1.00.

D. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

version 2

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CAMPER UNITS
(See Rule 401)
(Extension of Comprehensive Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COMPREHENSIVE BASE RATES

SFM									
MSRP of Camper Unit	Rating Group Code	Full	50	100	200	250	500	1000	2000
$0 - 750	A	9.60	4.80	2.40	1.10	1.00	1.00	1.00	1.00
751 - 1,400	B	11.20	6.20	3.60	2.10	1.50	1.00	1.00	1.00
1,401 - 2,200	C	12.80	7.50	4.80	3.20	2.50	1.20	1.00	1.00
2,201 - 3,000	D	16.00	10.30	7.20	5.30	4.50	2.90	1.60	1.10
3,001 - 4,000	E	19.20	13.00	9.60	7.50	6.50	4.60	2.90	2.10
4,001 - 5,000	F	24.00	17.10	13.20	10.70	9.40	7.10	4.80	3.70
5,001 - 6,000	G	27.20	19.90	15.60	12.80	11.40	8.70	6.10	4.80
6,001 - 8,000	J	28.80	21.30	16.80	13.90	12.40	9.50	6.70	5.30
8,001 - 10,000	K	30.40	22.60	18.00	14.90	13.40	10.40	7.40	5.90
10,001 - 12,000	L	32.00	24.00	19.20	16.00	14.40	11.20	8.00	6.40
12,001 - 15,000	M	33.60	25.40	20.40	17.10	15.40	12.00	8.60	6.90
15,001 - 20,000	N	35.20	26.70	21.60	18.10	16.40	12.90	9.30	7.50
20,001 - 25,000	P	36.80	28.10	22.80	19.20	17.40	13.70	9.90	8.00
25,001 - 30,000	Q	38.40	29.50	24.00	20.30	18.40	14.50	10.60	8.50
30,001 - 35,000	R	40.00	30.90	25.20	21.30	19.40	15.30	11.20	9.10
35,001 - 40,000	S	41.60	32.20	26.40	22.40	20.40	16.20	11.80	9.60
40,001 - 45,000	T	43.20	33.60	27.60	23.50	21.40	17.00	12.50	10.10
45,001 - 50,000	U	44.80	35.00	28.80	24.50	22.30	17.80	13.10	10.70
50,001 - 55,000	V	46.40	36.30	30.00	25.60	23.30	18.70	13.80	11.20
55,001 - 60,000	W	48.00	37.70	31.20	26.70	24.30	19.50	14.40	11.70
Over 60,000	Y	49.60	39.10	32.40	27.70	25.30	20.30	15.00	12.30

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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CAMPER UNITS
(See Rule 401)
(Extension of Collision Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COLLISION BASE RATES

SFM								
MSRP of Camper Unit	Rating Group Code	50	100	200	250	500	1000	2000
$0 - 750	A	5.20	3.90	2.50	2.20	1.00	1.00	1.00
751 - 1,400	B	5.70	4.40	3.00	2.60	1.10	1.00	1.00
1,401 - 2,200	C	6.20	4.90	3.40	3.00	1.40	1.00	1.00
2,201 - 3,000	D	7.20	5.80	4.30	3.90	2.10	1.00	1.00
3,001 - 4,000	E	8.60	7.10	5.50	5.00	3.00	1.40	1.00
4,001 - 5,000	F	9.80	8.30	6.50	6.00	3.90	2.00	1.20
5,001 - 6,000	G	10.80	9.20	7.40	6.90	4.60	2.50	1.60
6,001 - 8,000	J	11.60	9.90	8.00	7.50	5.10	2.80	1.80
8,001 - 10,000	K	12.30	10.60	8.70	8.10	5.60	3.10	2.10
10,001 - 12,000	L	12.90	11.20	9.20	8.60	6.00	3.40	2.30
12,001 - 15,000	M	13.40	11.70	9.60	9.00	6.40	3.70	2.50
15,001 - 20,000	N	13.90	12.20	10.10	9.50	6.70	3.90	2.70
20,001 - 25,000	P	14.40	12.60	10.50	9.90	7.10	4.20	2.90
25,001 - 30,000	Q	15.00	13.10	11.00	10.30	7.40	4.40	3.10
30,001 - 35,000	R	15.50	13.60	11.40	10.80	7.80	4.70	3.20
35,001 - 40,000	S	16.00	14.10	11.90	11.20	8.10	4.90	3.40
40,001 - 45,000	T	16.50	14.60	12.30	11.60	8.50	5.20	3.60
45,001 - 50,000	U	17.00	15.10	12.80	12.00	8.90	5.40	3.80
50,001 - 55,000	V	17.50	15.60	13.20	12.50	9.20	5.70	4.00
55,001 - 60,000	W	18.10	16.00	13.60	12.90	9.60	5.90	4.20
Over 60,000	Y	18.60	16.50	14.10	13.30	9.90	6.10	4.30

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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CAMPER UNITS
(See Rule 401)
(Extension of Comprehensive Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COMPREHENSIVE BASE RATES

SFF&C									
MSRP of Camper Unit	Rating Group Code	Full	50	100	200	250	500	1000	2000
$0 - 750	A	16.80	8.40	4.20	1.90	1.80	1.80	1.80	1.80
751 - 1,400	B	19.60	10.90	6.30	3.70	2.60	1.80	1.80	1.80
1,401 - 2,200	C	22.40	13.10	8.40	5.60	4.40	2.10	1.80	1.80
2,201 - 3,000	D	28.00	18.00	12.60	9.30	7.90	5.10	2.80	1.90
3,001 - 4,000	E	33.60	22.80	16.80	13.10	11.40	8.10	5.10	3.70
4,001 - 5,000	F	42.00	29.90	23.10	18.70	16.50	12.40	8.40	6.50
5,001 - 6,000	G	47.60	34.80	27.30	22.40	20.00	15.20	10.70	8.40
6,001 - 8,000	J	50.40	37.30	29.40	24.30	21.70	16.60	11.70	9.30
8,001 - 10,000	K	53.20	39.60	31.50	26.10	23.50	18.20	13.00	10.30
10,001 - 12,000	L	56.00	42.00	33.60	28.00	25.20	19.60	14.00	11.20
12,001 - 15,000	M	58.80	44.50	35.70	29.90	27.00	21.00	15.10	12.10
15,001 - 20,000	N	61.60	46.70	37.80	31.70	28.70	22.60	16.30	13.10
20,001 - 25,000	P	64.40	49.20	39.90	33.60	30.50	24.00	17.30	14.00
25,001 - 30,000	Q	67.20	51.60	42.00	35.50	32.20	25.40	18.60	14.90
30,001 - 35,000	R	70.00	54.10	44.10	37.30	34.00	26.80	19.60	15.90
35,001 - 40,000	S	72.80	56.40	46.20	39.20	35.70	28.40	20.70	16.80
40,001 - 45,000	T	75.60	58.80	48.30	41.10	37.50	29.80	21.90	17.70
45,001 - 50,000	U	78.40	61.30	50.40	42.90	39.00	31.20	22.90	18.70
50,001 - 55,000	V	81.20	63.50	52.50	44.80	40.80	32.70	24.20	19.60
55,001 - 60,000	W	84.00	66.00	54.60	46.70	42.50	34.10	25.20	20.50
Over 60,000	Y	86.80	68.40	56.70	48.50	44.30	35.50	26.30	21.50

Note: Rule 102 may also apply (round to the nearest penny).
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CAMPER UNITS
(See Rule 401)
(Extension of Collision Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COLLISION BASE RATES

SFF&C								
MSRP of Camper Unit	Rating Group Code	50	100	200	250	500	1000	2000
$0 - 750	A	9.10	6.80	4.40	3.90	1.80	1.80	1.80
751 - 1,400	B	10.00	7.70	5.30	4.60	1.90	1.80	1.80
1,401 - 2,200	C	10.90	8.60	6.00	5.30	2.50	1.80	1.80
2,201 - 3,000	D	12.60	10.20	7.50	6.80	3.70	1.80	1.80
3,001 - 4,000	E	15.10	12.40	9.60	8.80	5.30	2.50	1.80
4,001 - 5,000	F	17.20	14.50	11.40	10.50	6.80	3.50	2.10
5,001 - 6,000	G	18.90	16.10	13.00	12.10	8.10	4.40	2.80
6,001 - 8,000	J	20.30	17.30	14.00	13.10	8.90	4.90	3.20
8,001 - 10,000	K	21.50	18.60	15.20	14.20	9.80	5.40	3.70
10,001 - 12,000	L	22.60	19.60	16.10	15.10	10.50	6.00	4.00
12,001 - 15,000	M	23.50	20.50	16.80	15.80	11.20	6.50	4.40
15,001 - 20,000	N	24.30	21.40	17.70	16.60	11.70	6.80	4.70
20,001 - 25,000	P	25.20	22.10	18.40	17.30	12.40	7.40	5.10
25,001 - 30,000	Q	26.30	22.90	19.30	18.00	13.00	7.70	5.40
30,001 - 35,000	R	27.10	23.80	20.00	18.90	13.70	8.20	5.60
35,001 - 40,000	S	28.00	24.70	20.80	19.60	14.20	8.60	6.00
40,001 - 45,000	T	28.90	25.60	21.50	20.30	14.90	9.10	6.30
45,001 - 50,000	U	29.80	26.40	22.40	21.00	15.60	9.50	6.70
50,001 - 55,000	V	30.60	27.30	23.10	21.90	16.10	10.00	7.00
55,001 - 60,000	W	31.70	28.00	23.80	22.60	16.80	10.30	7.40
Over 60,000	Y	32.60	28.90	24.70	23.30	17.30	10.70	7.50

Note: Rule 102 may also apply (round to the nearest penny).
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EXTENSION OF PHYSICAL DAMAGE TO TRAILERS USED FOR TRANSPORTING OFF-ROAD VEHICLES

State Farm Mutual Only

(See Rule 901)

Deductible	50	100	200	250	500	1000
Annual Premium	$6.00	$5.00	$4.00	$3.80	$3.00	$2.40

EXTENSION OF COVERAGES TO RENTED RECREATIONAL TRAVEL AND CAMPING VEHICLES

SFM				
	Motor Home	Truck or Van Camper	Camper Unit	Travel or Camping Trailer
Rate Per Day	$1.00	$1.00	$0.60	$0.60
Minimum Premium	10.00	10.00	6.00	6.00
SFF&C				
	Motor Home	Truck or Van Camper	Camper Unit	Travel or Camping Trailer
Rate Per Day	$1.80	$1.80	$1.10	$1.10
Minimum Premium	18.00	18.00	11.00	11.00

Note: The following rules apply: Rule 401; Rule 505

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USE OF NON-OWNED CARS COVERAGES

Semiannual premiums per individual named in Use of Non-Owned Cars Endorsement

Limited Form Endorsement
(See Rule 501)

Class of Described Cars	SFM BIPD Policy Limits	SFF&C BIPD Policy Limits
Non-Farm Private Passenger	$ 1.20	$ 2.10
Farm Private Passenger	1.10	1.90
Commercial Farm Use	1.20	2.10

The above premiums apply without adjustment for Rate Section Rules or other individual premium adjustments.

Broad Form Endorsement when attached to a policy insuring a described car
(See Rule 502)

Class of Non-Owned Cars	SFM BIPD	SFM MPC**** All Limits	SFF&C BIPD	SFF&C MPC**** All Limits
A Farm Private Passenger	$4.60 *	$1.80	$8.00 *	$3.20
Other	$5.00 *	$2.00	$8.80 *	$3.50
B	25% **	$2.00	25% **	$3.50
C	75% **	$2.00	75% **	$3.50
D (refer to Company for acceptance)	50% ***	$2.00	50% ***	$3.50

The above premiums apply without adjustment for Rate Section Rules or other individual premium adjustments, with the exception of adjusting the Class B, C, and D Bodily Injury and Property Damage Liability premiums for the following, rounding to the nearest penny:

1. Limits
2. Territory Rating Factors

* Dollar amount for policy limits

** Percentage of private passenger premium (Ineligible for STAR Plan for SFF&C); applies prior to the Territory Rating Factor.

*** Percentage of premium applicable to the Non-Owned Vehicle customarily operated; applies prior to the Territory Rating Factor.

**** The regular Medical Payments policy premium applies when coverage is on a person who is not the named insured, spouse, or a relative of either resident in the same household.

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Physical Damage Coverage Endorsement
(See Rule 506)

	SFM	SFF&C
Private Passenger Semiannual Premium:	$25.00	$43.80

The above premiums apply without adjustment for Rate Section Rules or other individual premium adjustments.

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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NAMED NON-OWNER POLICY

Semiannual premiums per individual named in Named Non-Owner Policy
(See Rule 502)

Class of Non-Owned Cars	BIPD and MPC	
	Schedule I	Schedule II
A	50% *	155% *
B or C	100% *	190% *
D (refer to Company for acceptance)	100% **	200% **

Notes: A. Named Non-Owner premiums are computed without adjustment for Rate Section Rules or other individual premium adjustments, except for the following (round to the nearest penny).

1. Limits
2. Financial Responsibility Certification (Rule 110)
3. Territory Rating Factors
4. Rule 102
5. Rule 801C
6. Rule 851

B. No-Fault Death Indemnity, Dismemberment, and Loss of Sight and No-Fault Total Disability Coverages may be written at regular rates on a Named Non-Owner Policy insuring a Class A risk.

* Percentage of private passenger premium (Ineligible for STAR Plan for SFF&C); applies prior to the Territory Rating Factor.

** Percentage of premium applicable to the vehicle customarily operated; applies prior to the Territory Rating Factor.

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EMPLOYERS' NON-OWNED CAR LIABILITY AND HIRED CARS

Bodily Injury and Property Damage Liability Limits 25,000/50,000/25,000
State Farm Mutual Only
Semiannual Premiums

Employers' Non-Owned Car Premium (See Rule 503):	$7.50 per Regular Use Employee
Hired Car Premium (See Rule 504):	$2.00 per $100 Cost-of-Hire

Notes:
A. Commercial BIPD limit factors may apply (round to the nearest penny).
B. The minimum basic limits premium is $20.00 for Employers' Non-Owned Car Liability, including Hired Cars.
C. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Medical Payments Coverage -- $5,000 Limit
State Farm Mutual Only
Semiannual Premiums

Employers' Non-Owned Car Premium (See Rule 503):	$0.80 per Regular Use Employee
Hired Car Premium (See Rule 504):	$0.10 per $100 Cost-of-Hire

Notes:
A. Commercial MPC limit factors may apply (round to the nearest penny).
B. Employers' Non-Owned Car Medical Payments Coverage, including Hired Cars, is subject to a minimum premium of $2.00.
C. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Use of Non-Owned Cars by Businesses

Physical Damage Coverage, $250 Deductible
State Farm Mutual Only
Semiannual Premium

Private Passenger and Utility Vehicles Premium:	$3.60 per $100 Cost-of-Hire

Notes:
A. The minimum premium is $20.00.
B. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

TERRITORY DEFINITIONS

Commercial Automobiles:
The territory is that of principal garaging or, if the vehicle is not predominately used in such territory, the territory in which the vehicle is principally used.
All Other Vehicles:
The territory is that in which the residence of the insured is located.

Exception: Salespeople, solicitors and others with similar duties requiring operation of the automobile in more than one rating territory shall be assigned to the territory as determined by the residential address of the operator, or if such residential address cannot be determined, then by the business address of the operator's employer.

Territory 1
LITTLE ROCK - The following zip codes in Pulaski County:

72114	72201	72202	72204	72205
72206	72209			

Territory 2
The remainder of Pulaski County not included in Territory 1.

Territory 3
FORT SMITH - Entire cities of Fort Smith and Van Buren and all of Crawford and Sebastian Counties.

Territory 4
All of White County.

Territory 5
All of Faulkner County.

Territory 6
TEXARKANA - All of Miller County.

Territory 8
FAYETTEVILLE - All of Benton and Washington Counties.

Territory 9
HOT SPRINGS - All of Garland County.

Territory 11
All territory within the following counties:

Crittenden	Mississippi	Saint Francis

Territory 12
PINE BLUFF - All of Jefferson County.

Territory 13
All of Phillips County.

Territory 14
All territory within the following northeastern counties:

Cleburne	Fulton	Independence	Izard	Sharp
Stone				

Territory 15
All territory within the following northwestern counties:

Baxter	Boone	Carroll	Conway	Franklin
Johnson	Logan	Madison	Marion	Newton
Pope	Scott	Searcy		

Territory 16
All territory within the following southern counties:

Bradley	Calhoun	Chicot	Cleveland	Columbia
Dallas	Hempstead	Nevada	Ouachita	Pike
Sevier				

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Territory 17
All territory within the following counties:

Clark	Hot Springs	Howard	Little River	Montgomery
Polk				

Territory 18
All of Craighead County.

Territory 19
All of Greene County.

Territory 20
All of Saline County.

Territory 51
All of Lonoke County.

Territory 56
All of Grant County.

Territory 76
All of Union County.

Territory 113
All of Lee County.

Territory 123
All of Lincoln County.

Territory 136
All territory within the following counties:

Ashley	Desha	Drew

Territory 141
All territory within the following counties:

Arkansas	Clay	Cross	Jackson	Lawrence
Monroe	Poinsett	Prairie	Randolph	Woodruff

Territory 154
All of Van Buren County.

Territory 155
All of Perry County.

Territory 157
All of Yell County.

Territory 166
All of Lafayette County.
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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

PRIVATE PASSENGER
BODILY INJURY LIABILITY LIMITS
RENEWAL OR TRANSFER OF COVERAGE ONLY -- Except for limits shown in the Private Passenger Section of this manual

Per Accident Limit (000)	Per Person Limit (000)												
	25	30	40	50	100	150	200	250	300	400	500	750	1000
50	1.00	1.02	1.04	1.05									
70	1.02	1.04	1.06	1.07									
100	1.05	1.07	1.09	1.09	1.10								
150	1.09	1.11	1.12	1.12	1.13	1.17							
200	1.11	1.13	1.15	1.15	1.16	1.19	1.22						
250	1.12	1.14	1.16	1.16	1.17	1.21	1.24	1.26					
300	1.13	1.15	1.17	1.17	1.18	1.22	1.26	1.29	1.31				
400	1.15	1.17	1.19	1.19	1.20	1.24	1.28	1.31	1.33	1.38			
500	1.17	1.19	1.21	1.21	1.22	1.26	1.30	1.32	1.34	1.40	1.42		
750	1.22	1.24	1.26	1.26	1.27	1.31	1.35	1.38	1.40	1.44	1.47	1.51	
1000	1.25	1.27	1.29	1.30	1.31	1.35	1.39	1.42	1.44	1.47	1.48	1.52	1.56

PROPERTY DAMAGE LIABILITY LIMITS

Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20
2000	0.25

BODILY INJURY LIABILITY LIMITS Above 1000/1000

Bodily Injury Limits* (000)	Factor
1000/2000	1.74
1500/2000	1.83
2000/2000	1.93

*Per Person/Per Accident

BODILY INJURY AND PROPERTY DAMAGE INCLUSIVE LIABILITY LIMITS

Limit	Factor
500,000	1.49
750,000	1.60
1,000,000	1.67
2,000,000	2.07
3,000,000*	2.35

* This limit is available only to State Farm Mutual non-fleet policies insuring a private passenger car as defined in:
Rule 201--Private Passenger Automobile Defined.

Note: For limits other than those shown in this section, submit to General Underwriting Department.
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COMMERCIAL
BODILY INJURY LIABILITY LIMITS

RENEWAL OR TRANSFER OF COVERAGE ONLY -- Except for limits shown in the Commercial Section of this manual

Per Accident Limit (000)	Per Person Limit (000)												
	25	30	40	50	100	150	200	250	300	400	500	750	1000
50	1.00	1.02	1.04	1.05									
70	1.02	1.04	1.06	1.07									
100	1.05	1.07	1.09	1.09	1.10								
150	1.09	1.11	1.12	1.12	1.13	1.17							
200	1.11	1.13	1.15	1.15	1.16	1.19	1.22						
250	1.12	1.14	1.16	1.16	1.17	1.21	1.24	1.26					
300	1.13	1.15	1.17	1.17	1.18	1.22	1.26	1.29	1.31				
400	1.15	1.17	1.19	1.19	1.20	1.24	1.28	1.31	1.33	1.38			
500	1.17	1.19	1.21	1.21	1.22	1.26	1.30	1.32	1.34	1.40	1.42		
750	1.22	1.24	1.26	1.26	1.27	1.31	1.35	1.38	1.40	1.44	1.47	1.51	
1000	1.25	1.27	1.29	1.30	1.31	1.35	1.39	1.42	1.44	1.47	1.48	1.52	1.56

PROPERTY DAMAGE LIABILITY LIMITS

Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20
2000	0.25

BODILY INJURY LIABILITY LIMITS Above 1000/1000

Bodily Injury Limits* (000)	Factor
1000/2000	1.74
1500/2000	1.83
2000/2000	1.93

*Per Person/Per Accident

BODILY INJURY AND PROPERTY DAMAGE INCLUSIVE LIABILITY LIMITS

Limit	Factor
500,000	1.49
750,000	1.60
1,000,000	1.67
2,000,000	2.07

Note: For limits other than those shown in this section, submit to General Underwriting Department.
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PRIVATE PASSENGER
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U), UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)

(See Rule 602)

COV U Limits (000) Factors

1000/2000	2000/2000	3000/3000@
3.47	4.03	4.90

@ Available in State Farm Mutual Only.

COV U1 Limit (000) Factors for Policy Without Collision Coverage

2000	3000@
44.41	44.41

@ Available in State Farm Mutual Only.

COV W Limits (000) Factors

1000/2000	2000/2000	3000/3000@
18.25	21.89	28.06

@ Available in State Farm Mutual Only.

Notes:

A. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.
B. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.
C. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.
D. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

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COMMERCIAL
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U), UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)

(See Rule 602)

COV U Limits (000) Factors

1000/2000	2000/2000
3.47	4.03

COV U1 Limit (000) Factor for Policy Without Collision Coverage

2000
44.41

COV W Limits (000) Factors

1000/2000	2000/2000
18.25	21.89

Notes:

A. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.
B. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.
C. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.
D. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

version 2

COMMERCIAL
CLASS 3 AND LONG HAUL TRUCK FACTORS

	BIPD	MPC	COMP	COLL
Class 3	1.90	1.15	1.10	2.00
Long Haul Trucks	4.95	2.10	1.55	2.75

version 1

INDUSTRIAL TRUCKS

Semiannual Premiums

	SFM	SFF&C
BI and PD Liability Limits 25,000/50,000/25,000	$6.00	$10.50
Physical Damage Coverages (Percentage of Commercial Class 5)	100%	100%

OVERSIZE OR OVERWEIGHT VEHICLES ADDITIONAL CHARGE

BI and PD Liability Limits 25,000/50,000/25,000
Semiannual Premiums
(See Rule 703)

	SFM	SFF&C
Single Trip Permit	$10.00	$17.50
Permit Not Limited to a Single Trip	$25.00	$43.80

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POWER DRIVEN LAWN MOWERS AND FARM, GARDEN OR LAWN TRACTORS (SFM Only)

(Renewal or Transfer of Coverage Only)

RIDING TYPE POWER DRIVEN LAWN MOWERS which are principally used on the insured's residence, business or farm premises.
FARM, LAWN or GARDEN TRACTORS principally used for the towing or propelling of farm, garden or lawn equipment in connection with the cultivation or maintenance of the insured's farm, garden or lawn.
Bodily injury and property damage liability coverage on a farm, lawn or garden tractor also applies while agricultural or other implements are attached thereto, but coverage does not extend to the operation of such implements.
Physical damage coverages when afforded on a farm, lawn or garden tractor do not apply to any implement attached to or towed by the tractor.
For equipment insured under this rule, the insurance rating group shall be determined in accordance with applicable procedures for Commercial Automobiles, and the age group shall be determined in accordance with Rule 112.

Semiannual Premiums

BI and PD Liability Limits 25,000/50,000/25,000	
SFM Premium:	$6.00
Comprehensive	
Tractors or mowers principally used on a farm:	Rate at 100% of Commercial Class 1 premium
All Others:	Rate at 100% of Commercial Class 5 premium
Collision	
Tractors or mowers principally used on a farm:	Rate at 50% of Commercial Class 1 premium
All Others:	Rate at 50% of Commercial Class 5 premium

(version CW1P)

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ROAD CONSTRUCTION, MAINTENANCE AND SPECIAL EQUIPMENT OWNED BY CONTRACTORS, MUNICIPALITIES, ETC.

Special equipment such as described below, capable of moving under its own power and owned by contractors, municipalities, etc., for road construction or maintenance or other operations shall be rated according to commercial automobile class 5 light weight rules for bodily injury and property damage liability and physical damage coverages except that the bodily injury and property damage liability premium for water well-drilling equipment shall be 50% of the class 5 light weight commercial rate.

Note—The foregoing rate for bodily injury and property damage liability is applicable only where the equipment moves under its own power. Bodily injury and property damage liability coverage may be provided without additional charge for such equipment if incapable of moving under its own power while hauled or towed by any automobile insured for such coverages by the Company.

Type of Equipment	Operations Covered
Air Compressor	All operations except operation of the compressor unit
Asphalt Spreader	All operations
Back Hoe	All operations except operation of the hoe
Concrete Mixer (excluding ready-mix hauling trucks)	All operations except operation of the mixer
Crane	All operations except operation of the crane
Ditch or Trench Digger	All operations except operation of the digger
Front End Loader	All operations except operation of the loader unit
Road Grader	All operations
Road Oiler	All operations
Road Roller	All operations
Road Scraper	All operations
Sand Blasting or Other Building Surface Cleaning Machinery	All operations except operation of the sand blasting or cleaning unit
Snow Plow or Snow Loader	All operations
Steam or Gas Shovel	All operations except operation of the shovel
Street Cleaner or Street Sweeper	All operations
Street Flusher	All operations
Street Sprinkler	All operations
Tar Spreader	All operations
Tree or Other Spraying Equipment	All operations except operation of the spraying unit
Vacuum Cleaner (not Street Cleaner)	All operations except operation of the vacuum unit
Water Well-Drilling Machinery	All operations except operation of the well-drilling unit
Welding Apparatus	All operations except operation of the welding unit
Well-Drilling other than Water Well-Drilling Machinery	All operations except operation of the well-drilling unit

Whenever a policy is issued on the above or similar equipment and coverage is not to be provided for all operations, any bodily injury liability or property damage liability caused by operations not covered will be excluded by endorsement to the policy.
(version CW1)

REPOSSESSED AUTOMOBILES--FINANCE COMPANIES AND BANKS (SFM Only)

Automobile finance companies and banks may be insured for the repossession, recovery, and use of financed automobiles in connection with their resale.

Exceptions—

i. This rule does not apply to automobiles repossessed, owned, or operated by finance companies and banks and used in the business of the insured or for pleasure purposes. Such automobiles shall be insured in the regular manner.
ii. This rule does not apply to a finance company owned and operated by an automobile sales agency.

The premium for bodily injury and property damage liability limits of $25,000/$50,000/$25,000 shall be determined as follows:

1. The semiannual rate per car repossessed shall be 25 cents.
2. The advance premium shall be determined by applying the rate per car repossessed to the estimated number of automobiles repossessed.
3. The premium shall be determined by multiplying the total number of cars repossessed during the policy period by the rate per car.
4. Except for adjusting for bodily injury and property damage liability increased limits, no other premium adjustments shall apply.
5. The minimum premium shall be $25.00 regardless of limits.
6. Any other coverage required by law will be provided at no additional charge.

(version CW1)

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RULE 207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

For 1970 and prior model year Avanti, Corvette, Lotus, and TVR models with Current Value in excess of $44,000, use the following Insurance Rating Group assignments:

Current Value*	IRG		Current Value*	IRG		Current Value*	IRG
$44,001 - $46,000	32		$89,001 - $91,000	50		$134,001 - $136,000	68
46,001 - 49,000	33		91,001 - 94,000	51		136,001 - 139,000	69
49,001 - 51,000	34		94,001 - 96,000	52		139,001 - 141,000	70
51,001 - 54,000	35		96,001 - 99,000	53		141,001 - 144,000	71
54,001 - 56,000	36		99,001 - 101,000	54		144,001 - 146,000	72
56,001 - 59,000	37		101,001 - 104,000	55		146,001 - 149,000	73
59,001 - 61,000	38		104,001 - 106,000	56		149,001 - 151,000	74
61,001 - 64,000	39		106,001 - 109,000	57		151,001 - 154,000	75
64,001 - 66,000	40		109,001 - 111,000	58		154,001 - 156,000	76
66,001 - 69,000	41		111,001 - 114,000	59		156,001 - 159,000	77
69,001 - 71,000	42		114,001 - 116,000	60		159,001 - 161,000	78
71,001 - 74,000	43		116,001 - 119,000	61		161,001 - 164,000	79
74,001 - 76,000	44		119,001 - 121,000	62		164,001 - 166,000	80
76,001 - 79,000	45		121,001 - 124,000	63		166,001 - 169,000	81
79,001 - 81,000	46		124,001 - 126,000	64		169,001 - 171,000	82
81,001 - 84,000	47		126,001 - 129,000	65		171,001 - 174,000	83
84,001 - 86,000	48		129,001 - 131,000	66		174,001 - 176,000	84
86,001 - 89,000	49		131,001 - 134,000	67		176,001 - 179,000	85

For Current Value in excess of $179,000, refer to the Company.
*Value of the vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.
(version CW1)

RULE 413. KIT CARS AND REPLICA AUTOMOBILES – REGULAR USE

For vehicles with an Original Cost New in excess of $32,000, use the following Insurance Rating Group assignments:

Original Cost New	IRG		Original Cost New	IRG		Original Cost New	IRG
$32,001 - $34,000	29		$69,001 - $72,000	44		$107,001 - $109,000	59
34,001 - 37,000	30		72,001 - 74,000	45		109,001 - 112,000	60
37,001 - 39,000	31		74,001 - 77,000	46		112,001 - 114,000	61
39,001 - 42,000	32		77,001 - 79,000	47		114,001 - 117,000	62
42,001 - 44,000	33		79,001 - 82,000	48		117,001 - 119,000	63
44,001 - 47,000	34		82,001 - 84,000	49		119,001 - 122,000	64
47,001 - 49,000	35		84,001 - 87,000	50		122,001 - 124,000	65
49,001 - 52,000	36		87,001 - 89,000	51		124,001 - 127,000	66
52,001 - 54,000	37		89,001 - 92,000	52		127,001 - 129,000	67
54,001 - 57,000	38		92,001 - 94,000	53		129,001 - 132,000	68
57,001 - 59,000	39		94,001 - 97,000	54		132,001 - 134,000	69
59,001 - 62,000	40		97,001 - 99,000	55		134,001 - 137,000	70
62,001 - 64,000	41		99,001 - 102,000	56		137,001 - 139,000	71
64,001 - 67,000	42		102,001 - 104,000	57		139,001 - 142,000	72
67,001 - 69,000	43		104,001 - 107,000	58			

For vehicles with an Original Cost New above $142,000, refer to the Company.
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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

PRIVATE PASSENGER
BODILY INJURY LIABILITY LIMITS
State Farm Mutual Only -- Except for limits shown in
the Limited Distribution Section of this manual

Per Person Limit (000)	Per Accident Limit (000)			
	1250	1500	1750	2000
25	1.28	1.31	1.34	1.37
30	1.30	1.33	1.36	1.38
40	1.32	1.35	1.38	1.40
50	1.33	1.36	1.39	1.41
100	1.34	1.37	1.40	1.43
150	1.38	1.41	1.44	1.47
200	1.42	1.45	1.48	1.51
250	1.46	1.49	1.52	1.55
300	1.48	1.51	1.54	1.57
400	1.52	1.55	1.58	1.61
500	1.55	1.58	1.61	1.64
750	1.61	1.64	1.67	1.70
1000	1.66	1.70	1.72	1.74
1250	1.71	1.74	1.77	1.78
1500		1.78	1.81	1.83
1750			1.86	1.88
2000				1.93

BODILY INJURY AND PROPERTY DAMAGE LIABILITY - INCLUSIVE LIMITS
State Farm Mutual Only
To determine the Bodily Injury and Property Damage Liability premium for an inclusive limit of amount A, discount the otherwise applicable premium for multiple limits of A/A/A by 5%.
version 3

COMMERCIAL
BODILY INJURY LIABILITY LIMITS
State Farm Mutual Only -- Except for limits shown in
the Limited Distribution Section of this manual

Per Person Limit (000)	Per Accident Limit (000)			
	1250	1500	1750	2000
25	1.28	1.31	1.34	1.37
30	1.30	1.33	1.36	1.38
40	1.32	1.35	1.38	1.40
50	1.33	1.36	1.39	1.41
100	1.34	1.37	1.40	1.43
150	1.38	1.41	1.44	1.47
200	1.42	1.45	1.48	1.51
250	1.46	1.49	1.52	1.55
300	1.48	1.51	1.54	1.57
400	1.52	1.55	1.58	1.61
500	1.55	1.58	1.61	1.64
750	1.61	1.64	1.67	1.70
1000	1.66	1.70	1.72	1.74
1250	1.71	1.74	1.77	1.78
1500		1.78	1.81	1.83
1750			1.86	1.88
2000				1.93

BODILY INJURY AND PROPERTY DAMAGE LIABILITY - INCLUSIVE LIMITS
State Farm Mutual Only
To determine the Bodily Injury and Property Damage Liability premium for an inclusive limit of amount A, discount the otherwise applicable premium for multiple limits of A/A/A by 5%.
version 2

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APARTMENT HOUSE, MOTEL OR HOTEL BUS (SFM Only)

An apartment house, motel or hotel bus is an automobile of any type used for transportation of passengers between a named apartment house, motel or hotel and airports, railroad stations, docks or other passenger stations.

1. Seating Capacity of 8 or Less Excluding the Driver
   Rate at the private passenger class 1H single automobile classification for all coverages. The bodily injury and property damage liability and medical payments base premiums shall be 105% of those otherwise applicable.
2. Seating Capacity of Over 8 Excluding the Driver
   Rate at the private passenger class 1H single automobile classification for all coverages. The bodily injury and property damage liability and medical payments base premiums shall be 140% of those otherwise applicable.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version CW3)

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

FOR ACTUARIAL DEPARTMENT USE ONLY
COMPANY CAR FLEETS AND AUTOMOBILE SCHEDULE RATING PLAN (SFM Only)

A company car fleet is defined as any number of self-propelled vehicles owned by or under the direct control of State Farm Insurance Companies. All such policies containing the same expiration date and coverage limits shall be combined for the purposes of experience rating under Rule 851—Experience Rating Plan.
All such fleets are eligible for a rate modification reflecting specific characteristics of the fleet, in accordance with the "Automobile Schedule Rating Table," to the extent that such characteristics are not reflected in any experience modification otherwise applicable.
The modification shall apply to the total premium for all coverages.
The maximum modification shall be 25%.

Automobile Schedule Rating Table

	Limit of Modification	
	Credit	Debit
	%	%
A. Management and Type of Business:		
1. Cooperative Attitude	-4	+4
2. Financial Stability	-4	+4
3. Area of Operations	-4	+4
4. Products Hauled	-4	+4
B. Employees:		
1. Driver Employment Practices	-4	+4
2. Average Age of Driver	-4	+4
3. Driver's Pay	-4	+4
4. Driver Supervision and Training	-4	+4
5. Average Length of Driver Employment	-4	+4
C. Equipment:		
1. Condition	-4	+4
2. Repair and Servicing Program	-4	+4
3. Safety Equipment	-4	+4
D. Safety Organization:		
1. Safety Policy	-4	+4
2. Safety Program	-4	+4

(version CCSRP.CW2)

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MULTIPLE AUTOMOBILES DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced when two or more private passenger automobiles, used principally by persons residing in the same household, are insured with State Farm Mutual Automobile Insurance Company or State Farm Fire and Casualty Company. The automobiles must be owned by one or more individuals in the household who are related by blood, marriage, or adoption. An automobile whose use, sale, or replacement is controlled by an individual shall be considered as owned by that individual.

These factors also apply if the automobiles are jointly owned by two unrelated residents and both are designated as named insureds on the policies insuring the cars they jointly own.

This discount also applies to an owned private passenger automobile if the insured has a motor home rated under the provisions of Rule 401—Motor Homes, Truck or Van Campers, and meets the above requirements. This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Note—An automobile which is ordinarily not readily available for use by the insured or by other residents of the same household shall not qualify for the discount afforded by this section; neither shall such an automobile qualify another automobile for such discount.

Exception—The following vehicles are not eligible for the Multiple Automobiles Discount, nor are they counted, except for motor homes, in determining the applicability of the Multiple Automobiles Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW1)

DRIVER TRAINING DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9 and second digit class code of 1, 2, B, C, D, K, P, or Q. Evidence must be presented that each owner or driver, other than a married female, who is under 21 years of age, and who is a resident in the same household as the applicant, or who customarily drives the automobile, has successfully completed an acceptable driver education course. The minimum requirements of an "acceptable" driver education course are that it:

1. be conducted by an instructor who is licensed or certified to conduct such a course; and,
2. include classroom instruction in basic traffic and safety rules, plus driving experience under actual road and traffic conditions or in a mechanical device simulating such conditions;

however, in the event the State requirements for such a course are more stringent than the requirements above, the State requirements shall be the minimum.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Exception—The following vehicles are not eligible for the Driver Training Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW1)

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GOOD STUDENT DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9, except classes 8L and 8M, provided:

1. all male and unmarried female drivers under 25 years of age, whose use of the automobile was considered in determining the applicable classification code, are:
    a. full-time students in high school; or,
    b. enrolled as full-time students in academic courses in a college or university; and,
2. the scholastic records for the immediately preceding school semester, or comparable segment, show that each was a full-time student (see Note 1 for home study students) and:
    a. ranked scholastically among the upper 20% of their class; or,
    b. in schools designating grades by letter (such as A, B, C, D and F), had a grade average of B or its equivalent (see Note 2); or,
    c. in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least three points for all subjects combined, or its equivalent; or,
    d. in schools that maintain a "Dean's List", "Honor Roll", or comparable listing for scholastic achievement, was included in such a list; or,
3. has graduated from a college or university and has a cumulative scholastic record meeting the scholastic requirements of section 2 of this rule.

The Company must be furnished a copy of the appropriate documents or a statement certified by a responsible official of the school indicating attainment of at least one of the above scholastic requirements.

Except for persons who qualify under section 3 of this rule, similar statements are to be furnished to the Company each 12 months, subsequently.

Drivers currently receiving the Good Student Discount may have the discount continued after completion of the driver's undergraduate work provided the driver:

a. graduated from a four year college; or,
b. attended college on a full-time basis for at least two consecutive years and had a scholastic record meeting the above requirements during the last two of these years; and,

continues to be the controlling factor in the classification of the automobile.

The Good Student Discount terminates when the driver reaches age 25 or is rated as Class 1.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Notes—

1. Students who are enrolled in a home study program must satisfy the scholastic requirement by submitting evidence that they ranked in the upper 20% on one of the following national standardized tests, administered within the past twelve months:
    - PSAT (Preliminary Scholastic Aptitude Test)
    - PLAN (Preliminary American College Test)
    - SAT-I (Scholastic Aptitude Test-I)
    - ACT (American College Test)
    - TAP (Tests of Achievement and Proficiency)
    - California Achievement Test

    Similar evidence of ranking must be supplied to the Company each subsequent 12 months.
2. If the system of grading by letter is not susceptible to averaging no grade shall be below "B" or its equivalent.

Exception—The following vehicles are not eligible for the Good Student Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version AR4.1)

STEER CLEAR® SAFE DRIVER DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9. In order to initially qualify for this discount, the following requirements must be met:

1. All male and unmarried female drivers under 25 years of age who are assigned to the automobile must:
    a. have no at-fault accidents or moving violations in the three year period prior to the time the discount is initially applied, and
    b. have completed the State Farm Steer Clear program.
2. All private passenger automobiles in the household must be insured with State Farm Mutual Automobile Insurance Company or State Farm Fire and Casualty Company (however, none can be written under an assigned risk plan).

The discount shall continue so long as the qualifying operator(s) continues to have no violations and no at-fault accidents. The occurrence of a violation or an at-fault accident by this operator(s) results in the loss of the discount. Additional drivers who are later assigned to the automobile must meet the initial qualifications in order for the Steer Clear Safe Driver Discount to continue.

An operator who initially qualifies for the discount prior to age 21 must complete the second education program before age 21 in order to continue the discount. The discount terminates when the operator reaches 25 years of age or is rated as Class 1.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

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Notes—

a. An at-fault accident is one that results in damage to any property. In the State Farm Fire and Casualty Company, an at-fault accident involving death or bodily injury subject to the New Business Rating provision of the Standard Tier Automobile Rating rule shall also prevent a driver from qualifying for this discount. An accident shall not be considered at-fault if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.
b. For new business to qualify, acceptable verification of prior accident-free history will be required.
c. Drivers who initially qualify for the discount prior to age 21 are not required to complete the second education program if they turn 21 within 1 year of initial qualification.

Exception—The following vehicles are not eligible for the Steer Clear Safe Driver Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW4)

ACCIDENT RECORD RATING PLAN (ARRP) (SFM Only)

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be subject to surcharges determined in accordance with the following provisions:

A. **New Business Rating**

A 10% surcharge shall apply if, in the three year period prior to the date of application, there are any chargeable accidents. The surcharge shall apply for a period of not more than three years, but it will not apply to any policy period that begins more than three years from the date of the accident.

An accident shall be considered chargeable if it resulted in damage to any property in the amount of $750 or more. However, an accident shall not be considered chargeable if the applicant provides sufficient evidence that the driver involved in the accident was less than 50% at fault.

B. **Subsequent Rating**

1. **Chargeable Accidents**

An accident shall be chargeable as of the date the Company has recorded payments totaling $750 or more (for accidents occurring on or after April 1, 1999) under property damage liability coverage and collision coverage combined. In the event of a multiple vehicle accident, property damage liability payment must be present for a claim to be considered chargeable.

An accident shall not be considered chargeable if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.

Note—Accidents occurring prior to April 1, 1999, are considered chargeable as of the date the Company has recorded payments totaling $400 or more under property damage liability coverage or, in the event of a one car collision, under collision coverage.

2. **Premium Surcharge**

The surcharge applicable during a policy period is determined by totaling the separate charges for the individual accidents which became chargeable during the three year period ending two months prior to the current expiration date.

3. **Accident Charges**

The charge for a specific accident shall be:

i. 10% if there were no other chargeable accidents during the three years preceding the date this accident became chargeable;
ii. 30% if there was only one other chargeable accident during this period and its charge was 10%;
iii. 50% in all other instances.

Except as set forth in the Miscellaneous Provisions section of this rule, the accident charge shall apply to the policy providing the coverage under which the claim payment has been made and each charge shall apply for a period of three years from the renewal date on which it was originally applied.

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C. **Miscellaneous Provisions**

1. The percentage(s) of accident surcharge shall be unaffected by changes requiring a policy transfer or by changes in the territory, use, or driver classification of the policy.
2. If the Company is furnished evidence during the three year period subsequent to the date the accident became chargeable, that the driver involved in the chargeable accident will no longer be a resident of the named insured's household, or will not be a driver of the automobile insured under the policy, then that accident will no longer be used in determining the current accident charge or accident-free discount on the policy. However, if the driver continues to be insured with the Company on another policy, the accident will be considered in the rating of that policy.
3. For initial rating under the New Business provisions of this rule, operators will be assigned to the automobile they most frequently operate and the accident record for each automobile will be thus determined. If a new driver is added after the policy has been initially written, that driver's prior record will be considered in the subsequent rating of the automobile.
4. If the driver involved in a chargeable accident is currently an assigned driver of an automobile insured in State Farm Fire and Casualty Company, that accident shall not be used in determining the current accident surcharge, but shall be reflected in that person's driving record for the purpose of determining the Driver Record Charges on the State Farm Fire and Casualty Company policy.
5. If a driver is involved in a chargeable accident while driving an automobile insured with State Farm Fire and Casualty Company, and is not an assigned driver of an automobile insured in State Farm Fire and Casualty Company, that accident will be considered in determining the current accident surcharge applicable to the automobile insured in State Farm Mutual Automobile Insurance Company which is most frequently driven by that driver.
6. A driver previously insured in State Farm Fire and Casualty Company and now being insured in State Farm Mutual Automobile Insurance Company shall be considered as renewal business subject to the provisions of this rule, provided the effective date of the insurance coverage is within three years of the termination date in the State Farm Fire and Casualty Company.

D. **Accident-Free Discount**

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be reduced by 15% if the policy has been in force with the State Farm Mutual Automobile Insurance Company for at least three years and there have been no chargeable accidents during the three year period ending two months prior to the current expiration date.

This discount increases to:

- 20% if the policy has been in force for six years,
- 25% if the policy has been in force for ten years,

and there have been no chargeable accidents during these time periods.

Note—The time in force provision shall include the time an insured was rated continuously at the 3-Star Discount rate level in State Farm Fire and Casualty Company immediately prior to transferring to State Farm Mutual Automobile Insurance Company.

This discount applies so long as the policy remains in force and there are no chargeable accidents. If there has been a chargeable accident and the policy has been in force for at least nine years and there have been no chargeable accidents during the nine years preceding the date the accident becomes chargeable, the discount will continue. Otherwise, the occurrence of a chargeable accident results in the loss of the discount; however, the normal charge for that accident will be:

- waived if the discount being received was 20% or 25%,
- reduced to 5% if the discount was 15%,

so long as there are no other chargeable accidents during the three year experience period.

A chargeable accident which occurs within nine years of one that was forgiven will be subject to the latter provisions.

E. **Reinstatements**

1. A reinstated policy shall be subject to the New Business provisions of this rule, except that the developed accident surcharge percentages shall be no lower than that which would have been applicable had the policy remained in force.
2. Any accident-free discount applicable at the time of expiration or cancellation will be applied, provided the reinstatement occurs within five years and there have been no accidents during this period which the Company determines to have been the fault of the owner or operator of the automobile being insured. This provision does not apply if the applicant has been insured in the State Farm Fire and Casualty Company during all or part of the intervening time.

F. ***Exception—***The following vehicles are not eligible for the Accident Record Rating Plan (ARRP):

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Trailers insured under Rule 402—Trailers Designed for Use with Private Passenger Automobiles
iii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iv. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
v. Automobiles insured under Rule 410—Driver Training Automobiles
vi. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vii. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
viii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
ix. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW9)

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STANDARD TIER AUTOMOBILE RATING (STAR) PLAN (SFF&C Only)

A. **Driver Record Charges**

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be adjusted for the individual driving records of the operators assigned to the vehicle, in accordance with the following provisions. If more than one driver is assigned to the vehicle, the Driver Record Charges for each driver are added together and applied to the base premiums.

The Driver Record Charges for each individual driver are based upon the Driver Record Level and the following table:

Driver Record Level	Driver Record Charge
1	+0%
2	+0%
3	+0%
4	+15%
5	+50%
6	+60%
7	+70%
8	+90%
9	+110%
10	+140%*

*Plus 50% for each additional level above 10

B. **Driver Record Levels**

New Business Rating—Each new operator's Driver Record Level is based upon their accidents and violations during the three-year period ending on the effective date of the initial policy period. If there were no chargeable accidents or violations during the three-year period, the Driver Record Level shall be Level 1. Otherwise, the Driver Record Level is increased by 3 for each chargeable accident, by 2 for each minor violation, and by 5 for each major violation.

Subsequent Renewal Rating—Each assigned operator's Driver Record Level is based upon the accidents and violations which became chargeable during the three-year experience period ending on the effective date of the policy period. If there were no chargeable accidents or violations during the three-year experience period, the Driver Record Level shall be Level 1.

The Driver Record Level adjustment for each chargeable accident will be:

- +3 levels during the first year after it was first considered, and
- +2 levels during the second year, and
- +1 level during the third year.

The Driver Record Level adjustment for each chargeable minor violation will be:

- +2 levels during the first year after it was first considered, and
- +1 level during the second year, and
- +0 levels during the third year.

The Driver Record Level adjustment for each chargeable major violation will be:

- +5 levels during the first year after it was first considered, and
- +4 levels during the second year, and
- +3 levels during the third year.

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C. **At-Fault and Chargeable Accidents**

1. **New Business Rating**

- **At-Fault Accidents—**Subject to the exceptions below, an accident shall be considered at-fault if it resulted in death or bodily injury or damage to any property.
- **Chargeable Accidents—**An at-fault accident shall be considered chargeable if it resulted in death or bodily injury or in damage to any property in the amount of $750 or more ($400 or more for accidents which occurred prior to April 1, 1999).

Exceptions—An accident shall not be considered at-fault, nor chargeable, if the applicant demonstrates:

- that it was caused by contact with birds, animals, missiles, or falling objects; or,
- that the operator involved in the accident was:
  a. lawfully parked; or,
  b. 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 the accident was convicted of a moving traffic violation; or,
  f. operating a vehicle of a type not eligible for rating under this rule.

The term "convicted" includes a plea of guilty or forfeiture of bond.

2. **Subsequent Rating**

An accident shall be considered at-fault as of the date the Company has recorded any payments under property damage liability or collision coverage. In the event of a multiple vehicle accident, property damage liability payment must be present for a claim to be considered at-fault.

An at-fault accident shall be considered chargeable as of the date the Company has recorded payments totaling $750 or more (for accidents which occurred on or after April 1, 1999) under property damage liability coverage and collision coverage combined.

Notes—

1. For both New Business and Subsequent Rating, an accident shall not be considered at-fault, nor chargeable, if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.
2. For Subsequent Rating, accidents which occurred prior to April 1, 1999, are considered chargeable as of the date the Company has recorded payments totaling $400 or more under property damage liability coverage or, in the event of a one car collision, under collision coverage.

D. **Minor Violations**

Minor violations include traffic law offenses for speeding, stop sign and traffic signal infractions, improper turns, failure to yield right of way, and similar offenses.

A minor violation shall not be counted as a separate incident if it occurred in connection with a chargeable accident.

If any violation is subsequently dismissed, it will no longer be considered a chargeable violation.

E. **Major Violations**

For purposes of this rule, major violations include:

1. Driving a motor vehicle under the influence of intoxicants or drugs, or having a driver's license suspended or revoked due to refusing to submit to a test for such substances.
2. Manslaughter (whether or not "voluntary"), reckless homicide or assault arising out of the use of a motor vehicle.
3. Reckless driving, or using a vehicle in the commission of a felony or any other crime punishable as a felony.
4. Failure to stop and report or identify oneself when involved in a motor vehicle accident, or fleeing a law enforcement official.
5. Operating a motor vehicle without a valid driver's license or during a period of revocation or suspension of a motor vehicle registration or operator's license.
6. Operating a motor vehicle without the owner's authority.
7. Racing or engaging in a highway speed contest.
8. Lending a registration or operator's license to another person.

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F. **Other Provisions**

1. Base Rates
   Each vehicle is rated with the 3-Star Discount, the 2-Star Discount, or the 1-Star rates. The 1-Star rates are the base rates and are used if the vehicle does not qualify for the 3-Star Discount nor the 2-Star Discount.
   3-Star Discount
   In order for the insured vehicle to initially qualify for the 3-Star Discount, all other listed requirements for the 2-Star Discount must be satisfied, and the vehicle must also satisfy the following conditions:
   a. All drivers assigned to the insured vehicle must have no accidents that became chargeable and no minor violations during the applicable three-year experience period and no major violations during the five-year period.
   b. All drivers assigned to the insured vehicle must have no non-chargeable at-fault accidents during the applicable three-year experience period.
   c. If the insured vehicle (or the vehicle it replaced) or any other vehicle in the household was previously rated with the 1-Star Rates, because it was driven without liability insurance in violation of any financial responsibility or compulsory insurance requirement, the insured vehicle will not qualify for the 3-Star Discount until that vehicle has not been driven without liability insurance for two years.
   d. If the insured vehicle does not have at least one assigned driver who has been licensed in the United States or Canada for at least three years, there must be another vehicle in the household which is already rated with the 3-Star Discount. Furthermore, the other household vehicle must have at least one driver assigned who has been licensed in the United States or Canada for at least three years.

   The 3-Star Discount will continue to apply, so long as there are no assigned drivers with any chargeable accidents or minor violations during the applicable three-year experience period or any major violations during the five-year period. If the 3-Star Discount is lost due to a chargeable accident or violation, in order to re-qualify the vehicle must again meet the requirements listed above.
   2-Star Discount
   The 2-Star Discount applies if the insured vehicle does not qualify for the 3-Star Discount and the insured vehicle (or the vehicle it replaced) has not been driven without liability insurance in violation of any financial responsibility or compulsory insurance requirement during the past 12 months.
   For vehicles which did not qualify for the 2-Star Discount as new business because they were driven without liability insurance, the 1-Star Rates will apply for a period of one year from the effective date of coverage for that vehicle. After that, the 2-Star Discount will apply for at least one year.
   1-Star Rates
   The 1-Star Rate applies if the insured vehicle does not qualify for the 3-Star Discount nor the 2-Star Discount as new business.
2. For purposes of determining a Driver Record Charge, drivers are assigned to the car they most frequently operate and in accordance with Rule 205—Classification of Private Passenger Type Automobiles. Each driver is assigned to only one vehicle. Drivers may not be moved from one vehicle to another for the purposes of affecting the total premium.
3. If no drivers are assigned to a vehicle, that vehicle shall be rated as if all of its operators were at Driver Record Level 1.
4. For existing business in force prior to January 1, 1999, minor violations that occurred prior to January 1, 1998 will not be considered in the determination of the Driver Record Level. However, all minor violations that occurred during the last three years, as well as all major violations that occurred during the last five years, will be considered in the qualification for the 3-Star discount.

G. ***Exception—***The following vehicles are not eligible for the Standard Tier Automobile Rating (STAR) Plan:
   i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
   ii. Trailers insured under Rule 402—Trailers Designed for Use with Private Passenger Automobiles
   iii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
   iv. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
   v. Automobiles insured under Rule 410—Driver Training Automobiles
   vi. Automobiles insured under Rule 411—Funeral Directors' Automobiles
   vii. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies

(version AR6.1)

GOOD DRIVING DISCOUNT (SFM Only)

A. **Requirements**
   The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile are reduced by 10% if the following requirements are met:
   1. New Business Policies—Each of the drivers in the household has had no moving violations and no at-fault accidents during the past three years.
   2. Newly Acquired Added Car Policies (All other added car policies must meet the requirements for new business policies in A.1 of this rule.)
      a. At least one car in the household is receiving the Good Driving Discount or an Accident-Free Discount.
      b. Each of the drivers in the household has had no at-fault accidents during the past three years.
      c. There are no added drivers within 60 days before or after the application.

      Note—If any of the above requirements are not met for a newly acquired added car, the requirements for new business policies in A.1 of this rule must be met.

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B. **Miscellaneous Provisions**

1. The Good Driving Discount will continue to apply until the policy qualifies for the Accident-Free Discount, so long as the policy remains in force with no additional drivers and there are no chargeable accidents as defined in the Accident Record Rating rule. Additional drivers must also satisfy requirements A.1 above in order for the Good Driving Discount to continue.
2. If the Company is furnished evidence that the driver who prevented a Good Driving Discount from initially being applied (because of requirements A.1 or A.2.(b) above) is no longer a member of the named insured's household or will no longer be a driver of the car insured under the policy, then the discount may be added, if all of the requirements are met at the time the driver moves.
3. If a policy that has been in force for less than three years initially qualified for the Good Driving Discount, but the discount was subsequently removed due to a chargeable accident, the discount can be reapplied to the policy if the Company is furnished evidence that the driver involved in the chargeable accident will no longer be a resident of the named insured's household or will no longer be a driver of the car insured under the policy, provided there are no other chargeable accidents on the policy.

C. **Definitions**

1. At-Fault Accident—an at-fault accident is one that results in death or bodily injury or in damage to any property. An accident shall not be considered at-fault if the Company is furnished evidence that the driver involved in the accident was less than 50% at fault.
2. Moving Violations—include minor driving violations for speeding, stop sign and signal infractions, improper turns, failure to yield right of way, and similar offenses, as well as major driving violations.

D. **Reinstatements**

1. Policies which are reinstated within 39 days shall not be eligible for the Good Driving Discount unless the discount applied to the policy at the time of expiration or cancellation. In that case the discount will be applied, provided there have been no moving violations or at-fault accidents during this period.
2. Policies reinstated after 39 days shall be treated as New Business for purposes of the Good Driving Discount.

E. ***Exception—***The following vehicles are not eligible for the Good Driving Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Trailers insured under Rule 402—Trailers Designed for Use with Private Passenger Automobiles
iii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iv. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
v. Automobiles insured under Rule 410—Driver Training Automobiles
vi. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vii. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
viii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
ix. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW3)

DEFENSIVE DRIVING COURSE DISCOUNT

Private passenger automobile base premiums for the bodily injury and property damage liability, medical payments, comprehensive, and collision coverages shall be reduced 5% when applicable to automobiles rated as Class 1, Class 2 or Class 6 where the principal operator is at least 55 years of age and:

1. The principal operator of the automobile has successfully completed an approved Motor Vehicle Accident Prevention course taught by an approved instructor for a minimum number of hours of actual classroom or field driving instruction as determined by the Department of Motor Vehicles (Office of Driver Services).
2. A certificate is presented to the Company signifying the above course was successfully completed within the three years prior to the inception or renewal date of the policy term to which this rule applies. Following this three year period, the course must be successfully repeated and evidence presented in order to again qualify for the discount.

If the operator is a principal operator of two or more qualifying vehicles insured with the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company, the discount shall apply to the vehicle most frequently operated by that operator.
If there is more than one principal operator of the vehicle, all must qualify for the discount to apply.
Exceptions—The following vehicles are not eligible for the Defensive Driving Course Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

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PASSIVE RESTRAINT DISCOUNT
1993 and Prior Model Years and All Model Years of Motor Homes, Kit Cars, and Replicas
The medical payments base premium applicable to a private passenger automobile shall be reduced by the following amount if the automobile is equipped with a factory-installed air bag or other passive restraint system which meets federal safety standards.

Category	Type of System	Discount
1	Automatic Front Seat Belts	10%
2	Air Bag on Driver Side Only	20%
3	Air Bags on both Driver and Front Passenger Sides	30%
4	Air Bags and Automatic Seat Belts on both Driver and Front Passenger Sides	40%

Exceptions—The following vehicles are not eligible for the Passive Restraint Discount:
i. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
ii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

VEHICLE SAFETY DISCOUNT
1994 and Newer Model Years Except Motor Homes, Kit Cars, and Replicas
The medical payments base premium applicable to a private passenger automobile shall be reduced by the following amount if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount, and Liability Rating Group Section with one of the following codes:

Vehicle Safety Discount Code	Vehicle Safety Discount
A	40%
B	30%
C	20%
D	10%
E	0%

Exceptions—The following vehicles are not eligible for the Vehicle Safety Discount:
i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Vehicles insured under Rule 413—Kit Cars and Replica Automobiles—Regular Use
iv. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)
(version CW2)

LIABILITY RATING GROUP
1998 and Newer Model Years Except Motor Homes, Kit Cars, and Replicas
The bodily injury and property damage liability base premium applicable to a private passenger automobile shall be adjusted by the following premium adjustment factor if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount and Liability Rating Group Section with one of the following codes:

Liability Rating Group Code	Premium Adjustment Factor
1	.80
2	.85
3	.90
4	.95
5	1.00
6	1.05
7	1.10
8	1.15
9	1.20

Exceptions—The following vehicles are not eligible for the Liability Rating Group:
i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Vehicles insured under Rule 413—Kit Cars and Replica Automobiles—Regular Use
iv. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)
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MULTIPLE LINE DISCOUNT
The base premiums for bodily injury and property damage liability, medical payments, comprehensive, and collision coverages, applicable to a private passenger automobile shall be reduced by the percentage shown below if the person(s) who is the named insured on the automobile policy is also the named insured or owner of another policy as follows:

Qualifier	Discount
An individual life insurance policy with a face value of less than $125,000 (excluding all annuities, all tax qualified life insurance products, and paid-up life insurance with a face value of less than $5,000)	5%
An individual life insurance policy with a face value of $125,000 or greater (excluding all annuities and all tax qualified life insurance products)	5%
An individual health insurance policy (excluding Disability Income Payment Protection Plan, Individual Credit Disability Income, Short Term Hospital Surgical, and Medicare Part D Prescription Drug Plan)	5%
A manufactured home policy covering the named insured's principal residence	10%
A renter's policy covering the named insured's principal residence	10%
A manufactured home policy covering the named insured's principal residence plus a personal liability umbrella policy	15%
A renter's policy covering the named insured's principal residence plus a personal liability umbrella policy	15%
A condominium policy covering the named insured's principal residence	17%
A homeowner's policy covering the named insured's principal residence	17%
A farm/ranch policy covering the named insured's principal residence	17%
A condominium policy covering the named insured's principal residence plus a personal liability umbrella policy	22%
A homeowner's policy covering the named insured's principal residence plus a personal liability umbrella policy	22%
A farm/ranch policy covering the named insured's principal residence plus a personal liability umbrella policy	22%

Such additional policies must be written in one of the State Farm affiliated companies or by an insurer that has entered into a strategic alliance with a State Farm affiliated company. If the named insured qualifies for more than one of the discounts, only the largest discount applies.
Exception—The following vehicles are not eligible for the Multiple Line Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW5)

CUSTOMER RATING INDEX (CRI)
The base premiums for the bodily injury and property damage liability, medical payments, comprehensive, and collision coverages, applicable to a private passenger automobile shall be adjusted by the CRI Factor in accordance with the following provisions:

A. **New Business Rating**
A New Business CRI will be used to determine the CRI Factor when a policy is initially written. The CRI initially assigned will continue to be used in determination of the CRI Factor until a Renewal CRI first applies.

B. **Subsequent Rating**
At each renewal, beginning two years from the new business effective date of the policy, a Renewal CRI will be used to determine the CRI Factor.

C. **Factors**
The CRI Factor is determined by the following formula: $1.003^{(1600 - CRI)}$. The CRI Factor shall be rounded to 3 decimal places and is subject to a maximum factor of 1.992 and a minimum factor as outlined in the table below:

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SFM No Accident-Free Discount or Good Driving Discount	SFM Good Driving Discount	SFM 3-Year Accident-Free Discount	SFM 6-Year Accident-Free Discount	SFM 10-Year Accident-Free Discount	SFFC 1-STAR	SFFC 2-STAR	SFFC 3-STAR
0.710	0.710	0.740	0.770	0.800	0.710	0.710	0.710

D. **Miscellaneous Provision**
A policy transferring from State Farm Fire and Casualty Company to State Farm Mutual Automobile Insurance Company will use the CRI from the former company. The two year requirement from Section B. of this rule is applied from the new business effective date of the State Farm Fire and Casualty Company policy.

E. **Reinstatements**
Policies reinstating after 39 days shall be treated as New Business for purposes of CRI determination.

F. ***Exception*—**The following vehicles are not eligible for the Customer Rating Index (CRI):
i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 801—Fleet Rating Plan (SFM Only)
viii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
ix. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

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101. COVERAGES
The coverages to which the rates and rules of this manual apply are as described in the insuring agreements of the automobile policy form of the company underwriting the coverage and are subject to the policy exclusions and conditions and to any endorsements which may be attached to such policy.
(version CW1)

102. POLICY TERM
Unless otherwise indicated, manual premiums are for a six months policy term. (See Rule 105—Changes)
A policy term greater than that represented by the manual premium may not be written except under the following conditions when a policy term up to twice as long may be written:

1. When the insured is subject to a statutory or contractual requirement that coverage be written for a longer policy term, or
2. when the Company operating procedures authorize writing a longer policy term.

When a policy subject to one of the above conditions is written, the premiums applicable to each period or portion thereof comprising the extended policy term are determined from manual rules, classifications, and premiums in effect at the inception of the policy with each period independently classified and rated on the basis of factual information available at the beginning of the period, except that any surcharge developed under Rate Section Rules—Accident Record Rating or Standard Tier Automobile Rating Plan shall apply for the entire period of the policy.
If the insurance under an extended term policy is transferred to another policy, the new policy is subject to the manual rules, classifications, and premiums in effect at the time of transfer.
Post Dated Coverages—Provided at least one coverage of insurance is effective at the inception of the term shown in the policy period, a policy may be written to provide for a subsequent effective date for specified coverages.
The pro rata premium for the period of coverage is charged for post dated coverages.
(version CW1)

103. NO RULE

104. RENEWAL OF POLICY
Note—The exception to this rule does not apply to vehicles insured under Rule 851—Experience Rating Plan.
A policy may be renewed for a succeeding policy term. The renewal premium is due on or before the expiration of the current policy term.
Exception—Payment of the renewal premium may be satisfied by paying 50% of such premium plus a service charge of $2.00 within the above allotted time and paying the remaining 50% of the renewal premium within sixty days after the renewal due date.
(version CW1)

105. CHANGES
Changes that affect the coverage provided by the policy, or the territory, use, description or rating classification of the risk, may require transfer of the insurance to a new policy or endorsement of the present policy.
If a different premium is required by the Company for the remainder of the current policy term, any additional premium or premium credit shall be computed pro rata.
(version CW1)

106. SUSPENSION OF COVERAGE, SEASONAL USE
Note—See Rule 901—Recreational Vehicles for special provisions applicable to such vehicles.

A. **Suspension of Coverage**
Coverage afforded under a policy insuring a motor vehicle may be suspended during the time the vehicle is withdrawn from service. The coverages suspended afford no protection under the policy during the period of suspension. The following rules govern suspensions:
1. Any coverage may be suspended unless it is required by statute to remain in force.
2. Coverage will be reinstated on the date designated by the insured. In the absence of such designation, coverages suspended for the winter season will be automatically reinstated the succeeding April 1.
3. Premium credits on suspended coverages will be computed pro rata for the period of suspension and
   a. will be applied against the next renewal premium if other policy coverages remain in force, or
   b. will be retained by the Company pending reinstatement of such coverages if no policy coverages remain in force. After six months, if the coverages have not been reinstated or a definite reinstatement date has not been established, the policy will be cancelled and the premium credits refunded.
4. Policies covering vehicles rated in accordance with the following rules may not be suspended unless the vehicle has been stolen, destroyed, or sold:
   a. Section B. of this rule—Seasonally Used Farm Trucks.
   b. Section A. of Rule 401—Motor Homes, Truck or Van Campers—Recreational Use.
   c. Rule 406—Antique and Classic Automobiles and Replicas—Limited Use.

B. **Seasonally Used Farm Trucks**
Note—Policies covering vehicles rated in accordance with this section of the rule may not be suspended.
The premium for bodily injury and property damage liability, medical payments, and collision coverage on a commercial-rated farm truck insured under a fleet policy or as part of a multiple vehicle risk* and used only seasonally during the year shall be reduced to reflect such seasonal use. The reduced premium will be determined by multiplying the otherwise applicable premiums for these coverages by the pro rata factor corresponding to the annual use, subject to a minimum of 0.500. If the policy period is semiannual, the same factor, representing the annual use of the vehicle, applies to each period.
*Five or more self-propelled vehicles, other than motorcycles, recreational vehicles, limited use antique or classic automobiles, for the same named insured.

(version SSS.CW1)

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107. CANCELLATIONS

Note—If other rules in this manual contain cancellation provisions which are not compatible with this rule, this rule applies only to the extent that it does not conflict with such other rules.

The policy may be cancelled either by the Company or at the request of the insured in accordance with the cancellation provisions of the policy.

Cancellation, whether by the Company or the policyholder, shall not affect any valid claim originating prior to the effective date of cancellation.

The return premium for any cancellation effective after the end of the initial policy period will be computed via the following pro rata table.

The return premium for any cancellation during the initial policy period will be computed using the short rate table, except the pro rata table shall be used when:

1. The named insured continues to carry other automobile insurance with this or an affiliated Company. ***Important—***Notice must be given that such other insurance is carried.
2. The automobile is stolen, destroyed, junked or sold.
3. The policy is replaced by one issued by this or an affiliated Company and covering the same risk. If the new policy is issued to a new owner, unearned premium credit may be transferred to such new owner with the agreement of the insured.
4. The cancellation is due to the death of a named insured.
5. The Company initiated the cancellation.

The following tables are used to determine the portion of premium to be charged or retained. The computation assumes each month has 30 days, except when the cancellation is within 30 days of the beginning (or end) of the policy period in which case the exact number of days in force (or remaining in the term) are used.

	SEMIANNUAL PRO RATA TABLE						**SEMIANNUAL SHORT RATE TABLE**					
	Month						Month					
Day	0	1	2	3	4	5	0	1	2	3	4	5
1	0.006	0.172	0.339	0.506	0.672	0.839	0.060	0.270	0.440	0.600	0.740	0.870
2	0.011	0.178	0.344	0.511	0.678	0.844	0.070	0.280	0.440	0.610	0.740	0.870
3	0.017	0.183	0.350	0.517	0.683	0.850	0.080	0.290	0.450	0.610	0.740	0.880
4	0.022	0.189	0.356	0.522	0.689	0.856	0.090	0.290	0.460	0.620	0.750	0.880
5	0.028	0.194	0.361	0.528	0.694	0.861	0.100	0.300	0.460	0.620	0.750	0.880
6	0.033	0.200	0.367	0.533	0.700	0.867	0.110	0.300	0.470	0.630	0.760	0.890
7	0.039	0.206	0.372	0.539	0.706	0.872	0.120	0.310	0.470	0.630	0.760	0.890
8	0.044	0.211	0.378	0.544	0.711	0.878	0.130	0.310	0.480	0.630	0.770	0.900
9	0.050	0.217	0.383	0.550	0.717	0.883	0.140	0.320	0.480	0.640	0.770	0.900
10	0.056	0.222	0.389	0.556	0.722	0.889	0.150	0.320	0.490	0.640	0.770	0.910
11	0.061	0.228	0.394	0.561	0.728	0.894	0.160	0.330	0.490	0.650	0.780	0.910
12	0.067	0.233	0.400	0.567	0.733	0.900	0.170	0.340	0.500	0.650	0.780	0.920
13	0.072	0.239	0.406	0.572	0.739	0.906	0.180	0.340	0.500	0.660	0.790	0.920
14	0.078	0.244	0.411	0.578	0.744	0.911	0.180	0.350	0.510	0.660	0.790	0.920
15	0.083	0.250	0.417	0.583	0.750	0.917	0.190	0.350	0.520	0.670	0.800	0.930
16	0.089	0.256	0.422	0.589	0.756	0.922	0.190	0.360	0.520	0.670	0.800	0.930
17	0.094	0.261	0.428	0.594	0.761	0.928	0.200	0.360	0.530	0.670	0.810	0.940
18	0.100	0.267	0.433	0.600	0.767	0.933	0.200	0.370	0.530	0.680	0.810	0.940
19	0.106	0.272	0.439	0.606	0.772	0.939	0.210	0.370	0.540	0.680	0.810	0.950
20	0.111	0.278	0.444	0.611	0.778	0.944	0.210	0.380	0.540	0.690	0.820	0.950
21	0.117	0.283	0.450	0.617	0.783	0.950	0.220	0.380	0.550	0.690	0.820	0.950
22	0.122	0.289	0.456	0.622	0.789	0.956	0.230	0.390	0.550	0.700	0.830	0.960
23	0.128	0.294	0.461	0.628	0.794	0.961	0.230	0.400	0.560	0.700	0.830	0.960
24	0.133	0.300	0.467	0.633	0.800	0.967	0.240	0.400	0.570	0.700	0.840	0.970
25	0.139	0.306	0.472	0.639	0.806	0.972	0.240	0.410	0.570	0.710	0.840	0.970
26	0.144	0.311	0.478	0.644	0.811	0.978	0.250	0.410	0.580	0.710	0.850	0.980
27	0.150	0.317	0.483	0.650	0.817	0.983	0.250	0.420	0.580	0.720	0.850	0.980
28	0.156	0.322	0.489	0.656	0.822	0.989	0.260	0.420	0.590	0.720	0.850	0.990
29	0.161	0.328	0.494	0.661	0.828	0.994	0.260	0.430	0.590	0.730	0.860	0.990
30	0.167	0.333	0.500	0.667	0.833	1.000	0.270	0.430	0.600	0.730	0.860	1.000

(version CW1)

108. REINSTATEMENTS

A policy which has expired or been terminated by cancellation may be reinstated by payment of the necessary premium and completion of any required forms if the risk is acceptable to the Company.

(version CW1)

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109. NO RULE

110. FINANCIAL RESPONSIBILITY CERTIFICATION
The bodily injury and property damage liability premium for a risk on which a certificate of insurance is filed to comply with the requirements of an automobile financial responsibility law shall be surcharged in accordance with the following schedule:

A. 50% Surcharge—If the certificate is required for a conviction or license suspension for
   1. driving a motor vehicle while intoxicated, or
   2. failing to stop and report when involved in an accident, or
   3. homicide or assault arising out of the operation of a motor vehicle.

B. 25% Surcharge—If the certificate is required for a conviction or license suspension for
   1. driving a motor vehicle at an excessive rate of speed where an injury to person or damage to property actually results therefrom, or
   2. driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.

C. 10% Surcharge—If the certificate is required for any other cause whatsoever.

OWNERS
The surcharge shall apply to the bodily injury and property damage liability premium for the highest rated car owned by the insured and insured in this Company.
NON-OWNERS
Named Non-Owner Policy—The surcharge for a policy written in accordance with this rule shall apply to the required bodily injury and property damage liability premium.
If an individual is required to file evidence of financial responsibility for owned automobiles and also for the operation of automobiles which are not owned, the surcharge shall apply only to the premium for the owned automobiles.
(version CW1)

111. MANUFACTURER'S SUGGESTED RETAIL PRICE (MSRP)
Where used in this manual, the term "MSRP" refers to the Manufacturer's Suggested Retail Price, exclusive of transportation charges and state or local taxes.
(version CW1)

112. AGE GROUP SYMBOLS
Age Groups change as of the first renewal on or after January 1st. An automobile purchased in the calendar year prior to the model year will remain in Age Group 1 for the balance of that year plus one full calendar year. If the model year cannot be readily determined, the year in which the vehicle was purchased new shall be considered the model year.
Age Group 1 represents vehicles of the current model year, Age Group 2 represents vehicles of the first preceding model year, Age Group 3 represents vehicles of the second preceding model year, etc. In addition, where X represents the oldest age group for which rates are available, Age Group X also represents vehicles of the Xth preceding and older model years.
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201. PRIVATE PASSENGER AUTOMOBILE DEFINED

For classification and rating purposes, a private passenger automobile is defined as:

A. an automobile of the private passenger type, including a station wagon; or
B. a utility vehicle (i.e. pickup, van, or sport wagon/sport utility vehicle); and

used for personal pleasure, family and business use.

Exceptions—The following are not included in this definition:

i. an automobile used for renting or livery work or for carrying passengers for a consideration unless so provided by other rules in this manual; or
ii. a motorcycle, motorscooter, snowmobile, or other off-road vehicle; or
iii. utility vehicle:
   a. with a Gross Vehicle Weight (GVW) of more than 10,000 lbs. (or if GVW is not available, a load capacity of more than one ton) that is used in a business other than farming; or
   b. that is used for the delivery or transporting of goods and materials, or has been structurally altered for business purposes, unless such use or alteration is incidental to the insured's occupation in the installation, maintenance or repair of furnishings or equipment; or
   c. that is used for wholesale or retail delivery.

Note—Trucks that are specifically designed and primarily used to tow recreational trailers, but not meeting the above definition of a private passenger automobile, shall be classified and rated as private passenger provided the vehicle is not used for commercial or business purposes.
(version CW2)

202. NO RULE

203. NO RULE

204. DEFINITIONS AND INTERPRETATIONS

***Note*—**See Classification Exceptions.

The following words and phrases are defined for use in the private passenger automobile classification rules.

Age—The procedures below apply to determine the driver's age for use in calculating private passenger premiums. The driver whose age should be determined is the driver whose use was considered in determining the applicable classification code in accordance with Rule 205—Classification of Private Passenger Type Automobiles.

a. To rate the policy for the upcoming term, use the driver's age as of the effective date of the policy.
b. For newly added drivers, use the driver's age as of the effective date the driver was added to the policy.
c. If the driver's age at the beginning of the policy term is greater than or equal to 25, the age and associated class code will be used for the entire policy term.
d. If the driver's age at the beginning of the policy term is less than 25, the age will be recalculated on the driver's birthday and the associated class code will be determined. The pro rata premium will be recalculated for the remainder of the term using this age and class code.

Driving to and from work—When the average weekly use of the automobile (including its use in a car pool or other ride-sharing agreement):

a. in driving to and from work, or
b. in driving to and from school, or
c. in driving part way to and from work or school,

is more than 30 miles, the automobile will be considered as used for "driving to and from work."

Estimated average total annual mileage—The exact mileage an automobile will be driven in any year cannot be forecast precisely. The miles an automobile will be driven will vary from year to year. Odometer readings, factual information secured from the applicant or the insured, and knowledge possessed by the agent or the Company should be pooled to arrive at the annual estimated mileage to be driven in the ensuing year. With respect to automobiles "used for business" the estimated annual mileage shall be the sum of "business use" and "pleasure" mileage.

Farm automobile—Farm automobile means an automobile:

a. principally garaged on a farm or ranch,
b. that is not ordinarily used in going to and from work, other than farming or ranching, and
c. is not used in any occupation other than farming or ranching.

An automobile owned by a farm or ranch employee, other than an employee in a supervisory position, and used primarily for pleasure shall not be considered a "farm automobile."
Subject to the definition of "driving to and from work" use of an automobile for driving to and from school shall be considered as used for "driving to and from work."

Married—For classification purposes, an individual is considered married if living together with his or her spouse or if a widow or widower. Single persons shall be classified as married if they have custody of a minor child residing in their household. A married couple temporarily living apart for reasons of health, occupation, military service or similar circumstance shall be considered as living together.

Military service—An individual under 25 years of age in military service shall not be considered an operator of the automobile if located far enough from home so that he or she is only "at home" for short leaves.

Occasional operator—For the purposes of determining if private passenger automobile class 4 or 8 applies, an occasional operator is:

a. an unmarried individual,
b. under 21 years of age,
c. whose operation of the car constitutes less than 25% of its time or mileage use, and
d. the operator does not own the car.

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Principal operator—A principal operator is an individual whose operation of the automobile constitutes 50% or more of its time or mileage.
Notes regarding cars with more than one operator:

1. Each individual who does not qualify as a principal operator as defined above but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time or mileage use of one insured automobile is considered a principal operator for one such automobile.
2. If two or more unmarried males under 25 years of age (or two or more unmarried females under 25 years of age):
   a. do not individually qualify as principal operators, but
   b. their combined use of the automobile constitutes 50% or more of its total time or mileage use,

   then the automobile is considered as having a principal operator of the same age as the unmarried male (or female) under 25 years of age who is the most frequent operator.
3. If two or more unmarried males who are at least 25 years of age but under 30 years of age:
   a. do not individually qualify as principal operators, but
   b. their combined use of the automobile constitutes 50% or more of its total time or mileage use,

   then the automobile is considered as having a principal operator who is an unmarried male at least 25 years of age but under 30 years of age who is the most frequent operator.
4. If the combined use of the automobile by two or more unmarried males under 21 years of age (or two or more unmarried females under 21 years of age):
   a. do not individually operate the auto at least 25% of the time, but
   b. their combined use constitutes 25% or more of its total time or mileage use,

   then the automobile shall not be classified as having an occasional operator. The car shall be classified using the age of the most frequent operator.

Note—The above definitions are subject to classifications assigned under Rule 205—Classification of Private Passenger Type Automobiles which recognize the individual exposure of each operator.

Student away at school—For the purposes of private passenger automobile classification, a student away at school is:

a. an individual under 25 years of age,
b. who resides at school over 100 miles from home,
c. who operates the car only while home during the school vacation or holiday periods.

This classification applies only if the car remains at home while the student is at school and the classification results in a lower premium than would otherwise be applicable.
Note—A son or daughter who resides away from home during both the school year and summer vacation but who operates the car when home on short infrequent visits shall be disregarded as an operator for the purpose of classifying the automobile.

Used for business—When 50% or more of the time or mileage use of the automobile is involved in the duties of the applicant's or any other regular operator's occupation, profession or business, other than in going to and from the principal place of occupation, profession or business, the vehicle will be considered as used for business purposes.
Vehicles owned or used by clergy in the performance of duties associated with their occupation shall not be considered as used for business.
If an automobile is used in the performance of the insured's duties as a federal government employee, refer to Rule 708—Federal Government Employee—Use of Private Passenger Automobile.
An automobile qualifying for "farm automobile" rates shall not be considered as used for business.
(version CW5)

205. CLASSIFICATION OF PRIVATE PASSENGER TYPE AUTOMOBILES
Note—See Classification Exceptions.
Subject to other rules of this manual which may provide a specific classification for automobiles as described in those rules, automobiles as defined in Rule 201—Private Passenger Automobile Defined shall be classified and rated in accordance with the classification plan set forth below.
Refer to Rule 204—Definitions and Interpretations for clarification of many of the words and phrases used in this rule.
This plan groups the various rating elements into broad classification categories such as **age, sex, and marital status of the operators of the automobile; use of the automobile; and estimated annual mileage driven.**
Notes—

1. An owner's or operator's actual age, sex, and marital status shall be used as controlling classification factors for not more than one automobile in the household which is insured in this Company or an affiliated Company. These factors shall be applied to the car which is most frequently operated by the individual unless he or she is the owner or principal operator of two or more cars, in which case the classification shall apply to the car having the highest total base premium. Such owners or operators shall be considered as qualifying for Class 1 for the purpose of classifying other automobiles in the household. However, Age Adjustment Factors will apply to all automobiles (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
   Exceptions—Class 2 or 6 applies to all cars owned or operated by the named insured provided they otherwise qualify for the classification.
2. With the exception of drivers under the age of 25 at the beginning of the policy term, reclassification to a different class code or to a different age within a classification will be made at the first renewal following the driver's birthday.
3. If an automobile could be properly assigned to more than one of the driver classes, use the class code and age for the driver that produces the highest premium including any applicable discounts.

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A. **First Position of Class Code—Classification as to age, sex, or marital status of the operator—**
If there are no Unmarried Operators Under 25—
Class 1—
The car is:

- principally operated by individuals under 50 years of age, and
- if they are male and unmarried are at least 30 years of age, and
- if they are male and married are at least 25 years of age.

Class 2—
The car is principally operated by individuals at least 75 years of age.
Class 3—
The car is principally operated by unmarried males 25 through 29 years of age.
Class 6—
The car is principally operated by individuals 50 through 74 years of age.
Class 7—
The car is operated by married males under 25 years of age.
If there are Unmarried Operators Under 25—
(Also see Section C—Student Away at School.)
Class 4—
The car is operated but not owned by an unmarried female under 21 years of age who meets the definition of occasional operator.
Class 5—
The car is owned or operated by:

- unmarried females between 21 and 24 years of age, or
- unmarried females under 21 years of age who do not meet the definition of occasional operator.

Class 8—
The car is operated but not owned by an unmarried male under 21 years of age who meets the definition of occasional operator.
Class 9—
The car is owned or operated by:

- unmarried males between 21 and 24 years of age, or
- unmarried males under 21 years of age who do not meet the definition of occasional operator.

B. **Second Position of Class Code—**

1. When used with first position of class code 1, 3, or 6—Classification as to use, mileage to and from work, and annual mileage:

	The estimated average total annual mileage the automobile is driven is	
	7500 Miles or Less	More Than 7500 Miles
The automobile is used for pleasure and in driving to and from work an average distance of not more than 30 miles per week and is not used for business	A	B
The automobile is not used for business but is used in driving to and from work an average distance of more than 30 miles but not more than 100 miles per week	C	D
The automobile is not used for business but is used in driving to and from work an average distance of more than 100 miles per week	E	F
The automobile is a farm automobile	J	K
	12,000 Miles or Less	More Than 12,000 Miles
The automobile is used for business purposes	G	H

2. When used with first position of class code 2—Classification as to use and age:

	Non-Farm*		Farm	
Age	Short	Long	Short	Long
75-79	1	2	J	K
80-84	3	4	P	Q
85-89	5	6	R	T
90 and Older	7	8	U	V

Short—The estimated average total annual mileage the automobile is driven is 7,500 miles or less.
Long—The estimated average total annual mileage the automobile is driven is more than 7,500 miles.
*Non-farm means the automobile is used for pleasure, to and from work, or business.

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3. When used with first position of class code 7—Classification as to use and age:

	The Married Male Operator Under 25 Years of Age is:				
	Under 17	17-18	19-20	21-22	23-24
Non-farm*	D	C	B	E	F
Farm	Q	P	K	R	X

*Non-farm means the automobile is used for pleasure, to and from work, or business.

4. When used with first position of class code 4 or 8—Classification as to use and age:

	The Unmarried Operator Under 21 Years of Age is:		
	Under 17	17-18	19-20
Non-farm*	D	C	B
Farm	Q	P	K

*Non-farm means the automobile is used for pleasure, to and from work, or business.

5. When used with first position of class code 5 or 9—Classification as to use and age:

	The Unmarried Operator Under 25 Years of Age is:			
	Under 17	17-18	19-20	21-24
Non-farm*	D	C	B	A
Farm	Q	P	K	J

*Non-farm means the automobile is used for pleasure, to and from work, or business.

C. **Student Away At School—First and Second Positions of Class—**
The car is owned or operated by an individual under 25 years of age who qualifies as a student away at school. First and second position of class:

	Under Age 21		21 to 24 Years of Age	
	Female	Male	Female	Male
Non-farm*	41	81	43	83
Farm	42	82	44	84

*Non-farm means the automobile is used for pleasure, to and from work, or business.
Note—Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version CW4)

PRIVATE PASSENGER AUTOMOBILE CLASSIFICATION EXCEPTIONS
TO RULES 204 AND 205
RENEWAL AND TRANSFERS ONLY

The following classifications apply to risks so classified prior to August 15, 2002 so long as they continue to be a rating factor for the classification and continue to meet the qualifications and conditions set forth below:

1. **Student Away at School—**An unmarried female under age 25 who attends school over 150 miles from home, but who operates the automobile occasionally while home during school vacation or holiday periods shall be considered as though married and Class 1 shall apply.
   Note—Age Adjustment Factors do not apply (Rule 210**—**Age Adjustment Factors For Private Passenger Type Automobiles).
2. **Class 6—**Spouses under age 50 who qualified for Class 6 under the following definition will continue to qualify for as long as they are married to the initial qualifying spouse.
   The principal operator or spouse is 50 years of age or older and all unmarried operators in the insured's household:
   a. are at least 25 years of age, or
   b. seldom operate this car and are rated as principal operators of another car insured by State Farm.
3. **Occasional Operator Classes—**Risks classified under the following definitions will continue to be so classified until they no longer meet the requirements of this rule:
   a. Class 4A (Non-farm) and 4J (Farm): The car is principally operated by individuals age 25 or over or any married female. In addition, the car is operated by an unmarried female 21 through 24 years of age:
      - whose operation of the car constitutes less than 25% of its time or mileage use, and
      - who does not own the car.
   b. Class 8A (Non-farm) and 8J (Farm): The car is owned or principally operated by individuals age 25 or over, any female or married male under 25 years of age. In addition, the car is operated by an unmarried male 21 through 24 years of age:
      - whose operation of the car constitutes less than 25% of its time or mileage use, and
      - who does not own the car.

(version CW2)

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206. CLASSIFICATION OF UTILITY VEHICLES

Note—Utility Vehicles not included in the definition of a private passenger automobile under Rule 201—Private Passenger Automobile Defined are subject to classification and rating under the Commercial Automobile Rules.

A utility vehicle as described in Rule 201—Private Passenger Automobile Defined shall be classified and rated as follows:

A. If the vehicle is used for business and in a manner essential to the performance of the insured's occupation—Code and classify in accordance with the following:
   - No unmarried male operator under 25 years of age – Code 1L
   - Unmarried male operator under 25 years of age* – Code 8L

   Note—Merely driving to and from work is not considered as "essential to the performance of the insured's occupation." If a private passenger type automobile could be used as readily as a utility vehicle, Part C of this rule applies. For example, a pickup or van used by a salesperson not involved primarily with delivery is subject to Part C.

B. If the vehicle is principally garaged on a farm and used mostly by the insured in the operation or maintenance of farm premises—Code and classify in accordance with the following:
   - No unmarried male operator under 25 years of age – Code 1M
   - Unmarried male operator under 25 years of age* – Code 8M

C. If the vehicle is used for other purposes, code and classify as a private passenger vehicle in accord with Rule 205—Classification of Private Passenger Type Automobiles.

   Note—For model years 1980 and prior pickups, the applicable IRG number for physical damage coverage shall be two less than that otherwise applicable.

*If under Rule 205—Classification of Private Passenger Type Automobiles a numeric code of 8 or 9 is assigned to another automobile in the household because of such operator, that operator shall be considered as being at least 25 years of age for the purposes of Part A or B of this rule.

Note—Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).

(version NF.CW2)

207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

The following rating procedures apply when insuring 1970 and prior model year private passenger automobiles. Private passenger premium determination procedures for the appropriate classifications are applicable to all coverages. For the rating of physical damage coverages, determine the base premiums for the applicable model year using the Insurance Rating Group specified below.

Note—The current value is the value of vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.

1. **1970 and Prior Model Year Avanti, Corvette, Lotus and TVR Models**

Current Value	IRG		Current Value	IRG
$0 - $2,200	4		$14,001 - $15,000	19
2,201 - 3,000	5		15,001 - 16,000	20
3,001 - 4,000	6		16,001 - 18,000	21
4,001 - 5,000	7		18,001 - 20,000	22
5,001 - 6,000	8		20,001 - 23,000	23
6,001 - 7,000	10		23,001 - 26,000	24
7,001 - 8,000	11		26,001 - 29,000	25
8,001 - 9,000	12		29,001 - 31,000	26
9,001 - 10,000	13		31,001 - 34,000	27
10,001 - 11,000	14		34,001 - 36,000	28
11,001 - 12,000	15		36,001 - 39,000	29
12,001 - 13,000	17		39,001 - 41,000	30
13,001 - 14,000	18		41,001 - 44,000	31

For vehicles with a current value in excess of $44,000, refer to Company.

2. **1970 and Prior Model Year Kit Cars and Replicas—Regular Use**

   Rate in accordance with Rule 413—Kit Cars and Replica Automobiles—Regular Use.

   Note—Rate limited use Antique, Classic, and Replica automobiles in accordance with Rule 406—Antique and Classic Automobiles and Replicas—Limited Use.

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3. **All Other 1970 and Prior Year Models**

Current Value	IRG		Current Value	IRG
$0 - $2,200	1		$16,001 - $18,000	14
2,201 - 3,000	2		18,001 - 20,000	15
3,001 - 4,000	3		20,001 - 22,000	16
4,001 - 5,000	4		22,001 - 24,000	17
5,001 - 6,000	5		24,001 - 26,000	18
6,001 - 7,000	6		26,001 - 28,000	19
7,001 - 8,000	7		28,001 - 30,000	20
8,001 - 9,000	8		30,001 - 33,000	21
9,001 - 10,000	9		33,001 - 36,000	22
10,001 - 11,000	10		36,001 - 40,000	23
11,001 - 12,000	11		40,001 - 45,000	24
12,001 - 14,000	12		45,001 - 50,000	25
14,001 - 16,000	13			

Above $50,000 increase IRG 25 by one for each additional $5,000 (or fraction) of value.

(version CW1)

208. CUSTOMIZED PANEL AND VAN TYPE VEHICLES
Customized sport vans and utility vans which are classified as:
a. utility vehicles and owned by individuals, or
b. private passenger automobiles (irrespective of ownership),
shall be rated for physical damage coverages by increasing the otherwise applicable insurance rating group number by one for each $2,000 of customization or fraction thereof, in excess of $1,000.
Note—1970 and prior model year customized panel and van type vehicles shall be rated under Rule 207—Automobiles 1970 and Prior Model Years.
For purposes of this rule, customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering and power brakes, nor modifications designed to increase the usefulness of the vehicle for business purposes.
(version CW1)

209. MODEL YEAR RATING
The following procedures apply to determine the comprehensive and collision coverages model year factors for private passenger automobiles and motorcycles:
1. Factors for the next subsequent model year shall be increased 5% above the factors for the current model year and rounded to the nearest hundredth, unless shown otherwise in the Private Passenger Model Year Factors Table.
2. Effective October 1 of each calendar year, the factors for vehicles of the 14th preceding and earlier model years shall be adjusted to equal the factors for the 13th preceding model year.

For Example—During the calendar year 2006, the factors for 2007 models will be 5% greater than the factors for the 2006 models and, effective October 1, 2006, the factors for the 1993 and prior models will be the same as the factors for the 1994 models.
Note—The model year of the vehicle is the year assigned to the vehicle by the automobile manufacturer. For structurally altered or rebuilt vehicles, the model year of the chassis will determine the model year of the vehicle.
(version CW1)

210. AGE ADJUSTMENT FACTORS FOR PRIVATE PASSENGER TYPE AUTOMOBILES
Age Adjustment Factors using the age as determined in Rule 204—Definitions and Interpretations apply to automobiles as defined in Rule 201—Private Passenger Automobile Defined and Rule 401—Motor Homes, Truck or Van Campers except as noted below. For the noted exceptions, the Age Adjustment Factor will be 0.00:
1. Private passenger automobiles classified with the Student Away at School classifications as defined in Rule 204—Definitions and Interpretations and Rule 205—Classification of Private Passenger Type Automobiles
2. Vehicles classified as Utility Vehicles under Rule 206—Classification of Utility Vehicles
3. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
4. Automobiles insured under Rule 410—Driver Training Automobiles
5. Automobiles insured under Rule 411—Funeral Directors' Automobiles
6. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies

See the Rate Section for factors. To determine the premium, the Age Adjustment Factor is added to the private passenger classification factor with applicable discounts.
(version CW1)

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301. COMMERCIAL AUTOMOBILE DEFINED
For classification and rating purposes a commercial automobile is generally defined as a motor vehicle of the truck type. Specific commercial vehicle types are defined and classified elsewhere in this section under Rules 305—Classification as to Use; 306—Truckers; and 307—Tractors, Trailers and Semitrailers.
Exceptions—The following are not included in this definition:
i. An automobile used for public or livery conveyance or for carrying passengers for a consideration; or
ii. a utility vehicle as defined in Rule 201—Private Passenger Automobile Defined.
(version CW1)

302. NO RULE

303. WEIGHT CLASSIFICATION
Unless otherwise specified trucks are classified according to gross vehicle weight (GVW) or gross combined weight (GCW) as follows:*

Weight Class	GVW OR GCW
Light (L)	0 - 10,000 lbs.
Medium (M)	10,001 - 20,000 lbs.
Heavy (H)	Over 20,000 lbs.

*If GVW (or GCW) is not available, determine the weight classification from the following table:

Weight Class	Manufacturer's Load or Tank Capacity
Light (L)	not over 1 1/2 tons or 450 gallons
Medium (M)	over 1 1/2 tons or 450 gallons but not over 3 1/2 tons or 1000 gallons
Heavy (H)	over 3 1/2 tons or 1000 gallons

(version CW1)

304. NO RULE

305. CLASSIFICATION AS TO USE
The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums for commercial automobiles designated as class 3, 4 or 5 in the Commercial Automobile Classification Table, but excluding class 5 Farm Trucks and Truckers as defined in Rule 306—Truckers, shall be surcharged as follows when the operation of such automobiles is regularly or frequently beyond a 50-mile radius of the place where principally garaged.
Over 50 miles but not over 200 miles: 25%
If operated over 100 miles, submit to the Company for consideration.

COMMERCIAL AUTO CLASSIFICATION TABLE

Notes—
1. If premiums are not published for a class designated in this table (for example class 3), the Company will, upon request, quote such premiums subject to other instructions which may govern eligibility or the authority to bind coverage.
2. If a use is marked by an asterisk (*) instead of a class number, a vehicle so used is generally ineligible for insurance; except that such a vehicle may be considered for insurance if it is a part of an automobile fleet which is otherwise eligible and acceptable for rating under Rule 801—Fleet Rating Plan.
3. Commercial automobiles which have only incidental use in connection with the insured's business or occupation, such as the service, repair or maintenance of equipment used in the business, shall be classified and rated according to such incidental use and not necessarily at the same classification which is indicated in the classification table for trucks used in the business operations.
4. Retail operations are those activities which deal primarily with sales or deliveries to individuals and individual households. Wholesale operations are those which deal primarily with other businesses.

<u>USE (CLASS)</u>
Ambulances (*)
Exception—See Rule 411—Funeral Directors' Automobiles for ambulances operated by funeral directors.
Amusement Devices (*)
Anhydrous Ammonia - Trucks used to transport, distribute, deliver (See Liquefied Fertilizer)
Appliance Repair (5)
Apron, Coat, Towel and Linen Supply (5)
Armored Cars (4)
Ash and Garbage Trucks (*)
Automobile Dismantlers (4)

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USE (CLASS)
Baggage Transfer (See Rule 306—Truckers) **(3)**
Exception—Baggage transfer trucks owned by hotels, camps or clubs and used to carry baggage of guests **(5)**
Bakeries or Bakery Products Distributors (4)
Exception—Trucks operated from retail stores, but not used on bakery route **(5)**
Bottlers or Bottled Beverage Distributors (non-alcoholic beverage dealers other than milk dealers, dairies and distributors) **(4)**
Breweries and Wineries, Distillers and Distributors of beer, ale or wine and other alcoholic beverages (See Appendix)
Exception—Trucks operated by distributors or wholesalers whose principal business is the distribution of other products but whose distribution of beer, ale or wine is incidental to and a minor part of such business, will be considered. If acceptable the classification for the principal wholesale operations applies.
Butane, Propane, other Liquefied Gas or Naphtha (*)
Exception—Vehicles used to carry cylinders of liquefied gas **(3)**

USE (CLASS)
Canneries (4)
Carnivals and Circuses (*)
Carpenters (5)
Carpet Cleaning (Trucks equipped with attached vacuum canister) **(5)**
Cattle Dealers and Haulers (Rate same as Fruit, Vegetable or Poultry Dealers)
Cleaners and Dyers (5)
Coal Dealers - Trucks used to deliver coal or coke **(5)**
Note—The bodily injury and property damage liability coverage premium shall be 115% of that otherwise applicable if the policy is not endorsed to exclude property damage claims for accidents on customers' premises resulting in damage to property, any part of which is owned by, rented by, leased to or in charge of such customer.
Coal Haulers (See Rule 306—Truckers)
Exception—Trucks used to haul coal from the mine for distribution to consumers **(4)**
Coat, Apron, Towel and Linen Supply (5)
Concrete Mixers - Trucks equipped with a device for agitating or mixing concrete in transit **(3H)**
Contractors engaged in General Hauling, excluding excavation contractors (See Rule 306—Truckers) **(3)**
Cotton Haulers (See Rule 306—Truckers) **(3)**
Creamery (4)

USE (CLASS)
Dairies (See Milk Dealers and Dairies)
Delivery (other than retail, wholesale, or for-hire, and not otherwise classified) **(5)**

USE (CLASS)
Electricians (5)
Emergency Vehicles (See Fire Apparatus)
Excavating Contractors (3)
Explosives Manufacturers or Dealers (Trucks used to transport or haul explosives) **(*)**
Express Delivery and Collection (See Rule 306—Truckers) **(3)**
Exterminator (Pest Control) **(5)**

USE (CLASS)
Farm Trucks
Note—See Rule 201—Private Passenger Automobile Defined as applicable to farm utility type trucks.

Trucks used in connection with the operation or maintenance of farm premises including
1. pleasure use
2. occasional exchange hauling for neighbors
3. local hauling of farm produce under contract with, and exclusively for, a single food-processing plant provided
    a. such hauling does not exceed 4 weeks a year, and
    b. the named insured maintains complete control over the operations of the truck

If not of the tractor-semitrailer type **(1)**
If a tractor-semitrailer type truck **(5)**
Note—The bodily injury and property damage liability coverages on farm trucks and semitrailer tractors classified above extend to attached farm implements and trailers/semitrailers, other than passenger, office, store or display types. Coverage does not extend to the operation of attached farm implements, equipment or machinery.

Trucks used regularly to transport the insured's own farm products and to transport the farm products of neighbors to and from a city, market or terminal for accommodation but not used at any time for hauling for hire **(5)**

Trucks with Feed Mills or Hammer Mills (operation of mills excluded) **(5)**

Trucks used regularly to transport cotton, tobacco or livestock to and from city, market or terminal, or used for hauling for hire must be submitted to the Company for rating.

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USE (CLASS)
Film Delivery - Commercial Motion Pictures **(3)**
Fire Apparatus, Fire Patrol or Salvage Corps (*)
Exception—See Rule 407—Volunteer Fire Department Automobiles.
Fish and Sea Food Dealers - Rate same as Fruit, Vegetable or Poultry Dealers
Freight Handlers (See Rule 306—Truckers) **(3)**
Fruit, Vegetable or Poultry Dealers

1. Trucks used exclusively within a 50-mile radius of the place of principal garaging or place of principal business **(4)**
   A policy written at class 4 rates must describe the insured's operations in accordance with the preceding paragraph.
   Exception—Any trucks owned or operated by retail fruit, vegetable or poultry stores **(5)**
2. Trucks used regularly and frequently within but occasionally beyond a 50-mile radius of the place of principal garaging or place of principal business **(3)**
   Note—Trucks operated regularly and frequently to or through a higher rated territory than the territory where such trucks are garaged shall be written at the rate for the highest rated territory, to or through which such trucks are operated.
3. Trucks operated regularly and frequently beyond a 50-mile radius of the place of principal garaging or place of principal business. See Rule 306—Truckers as applicable to long-haul truckers.

Fuel Oil Dealers - Tank Trucks used to deliver fuel oil for heating or power purposes **(5)**
Note—The bodily injury and property damage liability coverage premium shall be 115% of that otherwise applicable if the policy is not endorsed to exclude property damage claims for accidents on customers' premises resulting in damage to property, any part of which is owned by, rented by, leased to or in charge of such customer.
Funeral Vehicles (See Hearses)

USE (CLASS)
Garbage Trucks (*)
Gasoline and Oil - Trucks used to transport, distribute, deliver **(*)**
Exception—Locally operated retail delivery trucks **(5)**
Grain Haulers (See Rule 306—Truckers)
Grocers

1. Wholesale **(4)**
2. Retail **(5)**

USE (CLASS)
Haulers (See Rule 306—Truckers) **(3)**
Hearses (See Rule 411—Funeral Directors' Automobiles)

USE (CLASS)
Ice Cream Manufacturers and Dealers (See Milk Dealers and Dairies)
Industrial Trucks and Commercial Automobiles and specially constructed trucks or tractors used only on the insured's premises and on the ways contiguous thereto: Refer to the Company for the premium to be charged. The policy will be endorsed accordingly but coverage is included while the vehicle is operated to and from the place of garaging or servicing.
Trailers or semitrailers used as attachments to such commercial automobiles or industrial trucks shall be written for bodily injury and property damage liability at 25% of the industrial truck coverage premium.

USE (CLASS)
Junk and Rag Dealers (4)

USE (CLASS)
Landscape Contractors (5)
Laundries (5)
Law Enforcement Vehicles (*)
Liquefied Fertilizer

1. Tank Trucks Transporting Liquefied Fertilizer Under High Pressure **(*)**
   Exception—An automobile owned and used by a farmer to transport liquid fertilizer for application on the insured's own farm or the farms of a few neighboring farmers; but not included in this exception is a farmer who engages in the business of application of such fertilizers (See Farm Trucks)
2. All Other Vehicles **(5)**

Liquefied Gas (*)
Exception—Vehicles used to carry cylinders of liquefied gas **(3)**
Liquor Dealers, Distributors or Distillers (See Appendix)
Livestock Dealers (Rate same as Fruit, Vegetable or Poultry Dealers)
Logging and Lumbering (including pulpwood) **(*)**
Exceptions—

1. Retail lumber trucks **(5)**
2. Farm Trucks exclusive of tractor-trailer units, owned or operated by farmers for the purpose of harvesting wood products on a limited basis. (See Farm Trucks)
3. Cordwood and Mine Timbers (See Appendix)

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USE (CLASS)
Magazine or News Dealers (Not subject to Newspaper Delivery Classification) **(4)**
Mail and Parcel Post Delivery Trucks
Note—Rate utility vehicles of not over 10,000 lbs. GVW as private passenger automobiles.
1. Trucks hauling mail or parcel post on a contract basis for not more than one business concern or institution (no other use) **(5)**
   Note—If other use in addition to above, rate according to such other use.
2. Trucks leased or under contract to a post office to haul, distribute or deliver mail or parcel post locally within a 50-mile radius **(4)**
   Rural Free Delivery (No passenger Hauling) **(4)**
   Trucks operated by business concerns, institutions, etc., to pick up and deliver their mail or parcel post to the local post office **(5)**

Meat Dealers - Butchers or Packers - Wholesale **(4)**
Meat Dealers - Trucks operated from Retail Stores **(5)**
Metal Dealers - Junk **(4)**
Milk Dealers and Dairies - Including Ice Cream Manufacturers and Dealers, excluding trucks used by retailers for house-to-house delivery **(4)**
Commercial automobiles used to peddle ice cream sticks, small ice cream bricks, ice cream cups, etc. (See Appendix)
Milk Haulers
1. Hauling own produced milk wholesale (See Farm Trucks)
2. Hauling own produced milk and picking up milk for a few neighbors
   Principal occupation farming and milk hauled for neighbors a mere accommodation **(5)**
   If applicant has a regular milk route, or more than one truck is used, or principal occupation is other than farming, but no other for-hire hauling is permitted **(4)**
3. House-to-house delivery of milk **(5)**
4. Milk haulers not qualifying under 1, 2 or 3 - (See Rule 306—Truckers)

Mobile Units used for Display, Educational, Office, or Sales Purposes
1. Automobiles used as mobile display units **(5)**
2. Automobiles used as mobile classrooms, or for other similar purposes **(5)**
3. Automobiles used as mobile offices **(5)**
4. Automobiles used as mobile sales unit for dispensing food or beverage direct to consumer, other than those used solely for delivery purposes, or for other merchandise **(4)**

Moving Vans or Trucks (Moving household goods and office furniture only) **(4)**
Exceptions—
1. Vans or trucks used exclusively within a radius of 50 miles of the place of principal garaging or place of principal business **(5)**
2. Long distance moving vans or trucks principally operating beyond a radius of 50 miles from the place of principal garaging or place of principal business - Rate as long-haul truckers.

USE (CLASS)
Naphtha (See Butane)
Newspaper Delivery, Newspaper Distributors (See Appendix)
Exception—Trucks used for house-to-house and tube-route deliveries with operations confined to a local limited area **(4)**
Pickup and panel trucks of not more than 10,000 lbs. GVW used to deliver or distribute newspapers (if speed not regularly an important factor) - rate as Magazine or News Dealer.

USE (CLASS)
Oil Field Equipment Dealers (4)

USE (CLASS)
Packing Plants - Fruit, Vegetable or Poultry **(4)**
Parcel and Package Delivery and Delivery Services for Hire (*)
Parcel Post Delivery (See Mail and Parcel Post Delivery Trucks)
Pest Control (Exterminators) **(5)**
Phosphoric Acid (See Liquefied Fertilizer)
Plumbers (5)
Police Department Automobile (*)
Produce Dealers (See Fruit, Vegetable or Poultry Dealers)
Propane (See Butane)

USE (CLASS)
Radio and T.V. Repair (5)
Railway Companies (Trucks used for forwarding, hauling or handling freight) - (See Rule 306—Truckers) **(3)**
Recycle Collection
1. Trucks used for residential collection **(3)**
2. Trucks used to pickup from a central collection area **(4)**

Rescue Vehicles (See Fire Apparatus)
Rolling Stores - See Mobile Units for Display, Educational, Office, or Sales Purposes
Rural Free Delivery - (See Mail and Parcel Post Delivery Trucks)

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USE (CLASS)
Sand, Gravel, and other loose Mineral Products and Limestone Dealers or Haulers (3)
Exception—For haulers (See Rule 306—Truckers)
Service cars, including utility vehicle types, used for maintenance, repair, towing and servicing of automobiles **(5)**
Exceptions—
1. Service and tow cars equipped with a crane (See Appendix)
2. Service and emergency automobiles such as Fire Salvage, Rescue, etc. **(*)**

State-Owned Trucks - Drivers of some state-owned trucks may be insured under a named non-owner policy or by the use of a non-owned automobile (broad form) endorsement attached to a policy covering an owned automobile.
Steamship Companies (Trucks used for forwarding, hauling or handling freight) - (See Rule 306—Truckers) **(3)**
Stevedore Engaged in General Trucking (See Rule 306—Truckers) **(3)**
Stockyards (4)
Structural Iron and Steel Manufacturers or Dealers (4)

USE (CLASS)
Television Repair (5)
Tow Trucks (See Appendix)
Town, Township, City, County or State-Owned Maintenance and Special Equipment including tractors (farm and caterpillar type), road graders, scrapers, snow plows, etc., capable of moving under its own power, submit to Company for rating.
Transfer Companies (See Rule 306—Truckers) **(3)**
Transportation Companies (See Rule 306—Truckers) **(3)**
Truckers (See Rule 306—Truckers) **(3)**

USE (CLASS)
Vending Machine Supply Delivery (4)

USE (CLASS)
Warehouse Distribution and Storage (See Rule 306—Truckers) **(3)**
Waste Paper Dealers (4)
Wholesale distribution of goods or products - Not otherwise classified **(4)**
All those not listed above (5)

APPENDIX

The following vehicles are generally ineligible for insurance in the State Farm Mutual Automobile Insurance Company except as covered under Note 2 above. They are, however, eligible for insurance in the State Farm Fire and Casualty Company at the classifications indicated.

USE (CLASS)
Breweries and Wineries, Distillers, and Distributors of beer, ale, wine or other alcoholic beverages **(4)**
Liquor Dealers, Distributors or Distillers (4)
Cordwood and Mine Timbers (4)
Commercial automobiles used to peddle ice cream sticks, small ice cream bricks, ice cream cups, etc. **(4)**
Newspaper Delivery, Newspaper Distributors (4)
Service and Tow Cars equipped with a crane (rate up one weight classification) **(5)**
Tow Trucks and Wreckers (rate up one weight classification) **(5)**
(version NF.CW1)

306. TRUCKERS

A "trucker" is a person, firm or corporation that undertakes to haul or transport goods, material or commodities for another. If the risk is engaged in hauling goods for another, the fact that it may call itself a contractor of some type does not remove the risk from the truckers classification.

A. **Local Trucker—**A trucker whose operations are described and limited as follows:
- The customary use of the commercial automobiles is confined to the area within a 50-mile radius from the place of principal garaging of such automobiles.
- The automobiles are used only occasionally for trips to locations beyond a 50-mile radius from the place of principal garaging of such automobiles.
- The trucker does not advertise or solicit the hauling of goods, materials or commodities to a location beyond a 50-mile radius from the place of principal garaging of such automobiles.

These are rated as class 3 for the highest rated territory within a radius of 50 miles of the place of principal garaging of such automobiles.
Exceptions—
- A "local trucker" who regularly operates over a route no portion of which includes the highest rated territory within 50 miles of the place of principal garaging of the commercial automobiles may be insured at the rates for the highest rated territory in which such automobiles are used or garaged.
- If all of the commercial automobiles owned or operated by a "local trucker" are used EXCLUSIVELY FOR ONE CONCERN, such automobiles shall be rated at the classifications applicable to such concern provided the policy stipulates that ALL such owned automobiles are and will be used during the entire policy period in hauling for such concern only. Otherwise, all automobiles must be rated at class 3 rates.

B. **Long-Haul Trucker—**A trucker whose operations are not limited and cannot properly be described in accordance with the above description of operations of a "local trucker". Such risks must be referred to the Company for acceptance and rating.

(version CW1)

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307. TRACTORS, TRAILERS AND SEMITRAILERS

A. **Bodily Injury and Property Damage Liability and Medical Payments**

1. A tractor is an automotive vehicle without a load-carrying body used as a motive unit for the locomotion of trailers, semitrailers, implements and machinery.
   a. **Tractors of the truck type** are equipped with a coupling device for trailers or semitrailers and are commonly used for rapid transit on streets and highways. The premium for a truck-type tractor shall be the same as for a truck with a load capacity equal to the load capacity of the largest semitrailer or trailer towed.
   b. **Tractors which are not of the truck type** are powerful, slow-moving vehicles sometimes equipped with caterpillar treads. Such tractors are commonly used for towing or propelling implements, machinery, trailers or wagons. Tractors of this type are classified in accordance with Rule 305—Classification as to Use and rated as “light” commercial automobiles.
   Refer to the Company for the rating of these types of vehicles which are **not** licensed/registered for use on public roads.
   Note—Coverage applies on these vehicles while agricultural or other implements are attached thereto, but coverage does not extend to the operation of such implements.
2. A trailer is a vehicle (usually with two axles) not equipped with automotive power, constructed for attachment to another vehicle, usually an automotive vehicle, by means of a short tongue or hitch.
3. A semitrailer is a trailer (usually with one axle) for attachment to a tractor or to a truck without a body. If the insured has a dolly for the purpose of converting a semitrailer into a trailer, such a semitrailer shall be rated as a trailer.

TRAILER AND SEMITRAILER PREMIUM TABLE

Bodily injury and property damage liability and medical payments coverages on a truck or tractor may be extended to each trailer and semitrailer towed by such unit at the percentages given in the following table:

Over-all length of trailer	Load Capacity of trailer	Premium*
15 feet or less and	3 ½ tons or less	10% of premium for truck of trailer’s load capacity
Over 15 feet or	Over 3 ½ tons	25% of heavy truck premium

***Note—**These percentages are applied at the same coverage limits of the truck or tractor that primarily pulls the described trailer.
Exception—The above coverages are extended without charge to trailers and semitrailers attached to farm trucks and tractors.

B. **Physical Damage Coverages**

Subject to other manual rules, tractors, trailers and semitrailers may be insured for the same physical damage coverages as available to regular commercial automobiles. The commercial automobile premium schedules apply. Each trailer or semitrailer, including its body, shall be rated separately from the motive unit and from any other trailer or semitrailer. If a deductible form of collision or comprehensive is written, the amount deductible shall apply separately to each unit.

(version CW2)

308. NO RULE

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401. MOTOR HOMES, TRUCK OR VAN CAMPERS

A **Motor Home** is an owned, self-propelled vehicle which is permanently equipped for use as living quarters.

A **Truck or Van Camper** is an owned, utility vehicle of the pickup or van type on or into which a portable camper unit or similar detachable living quarters has been mounted or installed. Canopy-covered pickup trucks will not be considered as truck campers unless also equipped with sleeping and cooking facilities.

A. **Recreational Use**

Note—Policies covering vehicles rated in accordance with this section of the rule may not be suspended.

If the vehicle is principally used as a recreational vehicle it may be insured for coverages available on private passenger automobiles. The policy term shall be twelve months. Unless otherwise indicated, Rate Section Rules do not apply. However, these vehicles do serve to qualify an insured private passenger automobile for the multiple automobile discount under the provisions of the Multiple Automobiles Discount Rule. Age Adjustment Factors do apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles). Refer to Rate Section for determining premiums.

Exception—the vehicle shall be rated under the provisions of Section B if the insured does not have a private passenger automobile (as defined in Rule 201—Private Passenger Automobile Defined) insured with either the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company.

B. **Other**

1. A motor home shall be insured as a private passenger type automobile and be subject to all rules applicable to such vehicles including application of premium adjustments shown in the Rate Section Rules when:
   - the motor home is principally used as a private passenger type automobile for pleasure and business purposes including driving to and from work or school, and only occasionally used as a motor home for recreational travel and camping purposes, or
   - the motor home is not eligible for Recreational Use rates due to the exception in Section A.

   The policy term shall be six months.
2. A truck or van camper shall be rated in accordance with its normal usage when recreational use is incidental to its regular use. The policy term shall be six months. The physical damage coverages may be extended to the camper unit at the premiums shown in the Rate Section for camper units.

C. **Rental Provisions**

1. The non-owned car provisions of a policy insuring a private passenger automobile apply to a rented motor home or truck/van camper. If, as a condition for renting a motor home or truck/van camper, higher limits of bodily injury and property damage liability and medical payments coverages or lower physical damage deductibles are required, the necessary coverages may be extended by endorsement for an additional premium payment, subject to such limits or deductibles being written by the Company. Refer to Extension of Coverages for daily and minimum premiums.
2. Coverage on an owned insured motor home, truck camper, van camper or camper unit may be extended by endorsement to apply while it is rented to others. The additional premium for this extension of the insured's coverage for a motor home, truck camper or van camper shall be at the rate of $6.00 a day with a minimum of $10.00 for each rental period. Camper units shall be at the rate of $1.00 a day with a minimum of $5.00 for each rental period.

(version S.CW3)

402. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Note—Trailers used solely for camping and other recreational purposes are subject to Rule 901—Recreational Vehicles.

A. **Bodily Injury and Property Damage Liability and Medical Payments Coverages**—The bodily injury and property damage liability and medical payments coverages afforded on an owned private passenger or utility type automobile (as defined in Rule 201—Private Passenger Automobile Defined) are extended without additional charge to a trailer designed for use with such automobile provided it is not:
   1. a passenger trailer,
   2. a trailer used for business purposes with another type of automobile, or
   3. a trailer used as premises for office, store, or display purposes.

B. **Physical Damage Coverages**—Physical damage coverages may be written on owned trailers qualifying for extended coverage under this rule.

C. **Emergency Road Service Coverage**—For emergency road service coverage on trailers see Rule 604—Emergency Road Service Coverage.

D. See the Rate Section for premium determination of applicable coverages. A policy written for a short term (less than six months) is subject to a minimum premium equal to one-third of the semiannual premium.

(version CW1)

403. AMPHIBIOUS, DUNE BUGGY, AND RELATED SELF-PROPELLED VEHICLES

Amphibious vehicles, dune buggies, and related miscellaneous vehicles (including all-terrain vehicles, golfmobiles, and snowmobiles) which are licensed/registered for use on public roads shall be classified and rated according to such use. Vehicles designed for off-road use and not licensed/registered for use on public roads are subject to Rule 901—Recreational Vehicles.

(version CW1)

404. MOTORCYCLES, MOTORSCOOTERS, AND MOTORIZED BICYCLES

Note—Motorcycles and motorscooters not designed and not licensed/registered for use on public roads are rated under Rule 901—Recreational Vehicles.

The following are insurable under this rule:

1. Factory-built motorcycles and motorscooters designed or licensed/registered for use on public roads.
2. Factory-built motorized bicycles (mopeds) regardless of use or licensing/registration requirements.

Such vehicles (hereafter referred to as motorcycles) may be insured for the coverages and at the premiums shown in the Rate Section. Unless otherwise indicated, premium adjustment rules in the Rate Section Rules shall not apply.

A youthful motorcycle owner or principal operator qualifies for the reduced Youthful Rates shown on the rate page if he or she is rated as a youthful operator on an automobile insured with either the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company. A person designated as the youthful owner or principal operator of one insured motorcycle shall be considered as an adult operator of any other motorcycle owned or operated. A youthful owner or principal operator who turns 25 during the policy term will be rated as an adult on his or her 25th birthday and the pro rata premium will be recalculated for the remainder of the policy term.

(version S.CW2)

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405. NO RULE

406. ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS—LIMITED USE
Note—Policies covering vehicles rated in accordance with this rule may not be suspended.
Vehicles of the type described below which are used on a very limited basis, such as exhibitions, club activities, parades, or similar functions of public interest, shall be rated in accordance with this rule. Vehicles which are regularly used for personal, pleasure, and business purposes shall be classified and rated in accordance with the regular rules and rates applying to the type of vehicle insured.
A Classic Automobile is a motor vehicle which is ten or more years old and which because of limited production or exceptionally fine workmanship is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists. If the vehicle is 25 or more years old, rate as an antique.
An Antique Automobile is a motor vehicle which is 25 or more years old and which has been restored, maintained, or preserved by antique automobile hobbyists.
A Replica is a reproduction of an antique or classic automobile. If the vehicle is 25 or more years old, rate as an antique.
Age of the vehicle shall be determined as of the first renewal on or after January 1st of each calendar year.
Refer to the Rate Section for premium determination. Unless otherwise indicated, Rate Section Rules do not apply.
Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version S.CW2)

407. VOLUNTEER FIRE DEPARTMENT AUTOMOBILES
A motor vehicle equipped for fire fighting and used to service a municipality of not more than 5,000 population or a single fire district within which there is no municipality of more than 5,000 population may be written at light class 4 commercial premiums.
(version CW1)

408. SCHOOL BUSSES
Note—School busses qualifying for insurance under this rule shall be written in the State Farm Mutual Automobile Insurance Company.
A school bus is a bus-type motor vehicle* used for the transportation of persons in connection with

1. school attendance, and
2. school activities.

*A private passenger type automobile used exclusively as a school bus shall be classified and rated as a school bus. (See Rule 705—Transportation of School Children, Church Groups, Friends, Neighbors or Fellow Employees—Private Passenger Automobiles for a private passenger automobile used to transport school children in addition to its use for personal pleasure and business).

School busses may be insured for the coverages indicated in the Rate Section. A single multi-bus annual term policy shall be issued covering all busses being insured by the school or school district. School busses shall be individually rated for coverage according to class and seating capacity as follows:
Class 1: School busses used in accordance with this rule for a school term of 200 or less school days.
Class 2: School busses used in accordance with this rule for a school term of more than 200 school days.
Seating Capacity—If seating capacity has not been established it is determined as follows:
If the length of the seating space excluding the driver's seat is 22" or less, the seating capacity is 1; if more than 22" but not more than 38", the seating capacity is 2. Each additional 15" or fraction thereof shall be considered an additional seat.
Coverage on a regularly used school bus is extended to a temporary substitute school bus while such regularly used school bus is withdrawn from service for a short time.

Coverage for other school bus uses may be provided for an additional charge as follows:

A. Approved Other Use Coverage
A school bus policy issued to a school or school district may be used to insure busses used in connection with activities sponsored by church, civic, charitable, fraternal or welfare organizations. Such other use of a school bus must be approved by the school board, principal or other authorized person of the school or school district. A premium applying to the policy rather than to each school bus individually shall be charged based on the total other use mileage of all busses insured under the policy. Refer to the Rate Section for the determination of such premium.

B. Use of a Spare or Substitute School Bus
An owned school bus, held in reserve for use as a temporary replacement of a regularly used school bus while such school bus is withdrawn from service, may be insured for school use other than as a temporary substitute school bus provided such use is not regular nor frequent. Refer to the Rate Section for premium determination.

(version CW1P)

409. CHURCH BUSSES
Note—Church busses qualifying for insurance under this rule shall be written in the State Farm Mutual Automobile Insurance Company. For rules applicable to busses which are used as school busses as well as for church bus use, refer to Rule 408—School Busses.
A church bus is a bus-type motor vehicle* used to transport persons to and from services and other church related activities.
*A private passenger type automobile used exclusively as a church bus shall be classified and rated as a church bus. (See Rule 705—Transportation of School Children, Church Groups, Friends, Neighbors or Fellow Employees—Private Passenger Automobiles for a private passenger automobile used to transport church groups in addition to its use for personal pleasure and business).
Coverages available to school busses are available to church busses. The policy term shall be six months. A single multi-bus policy shall be issued covering all busses being insured by the church. Refer to the Rate Section for premium determination.
(version CW1)

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410. DRIVER TRAINING AUTOMOBILES

A. **School Driver Training Course Automobiles**

Note—Vehicles insured under this section shall be written in the State Farm Mutual Automobile Insurance Company.

Private passenger automobiles owned by, or leased or loaned to, a school board that are equipped with dual control brakes and used in a driver training course for students and for other purposes shall be rated at the private passenger 1H classification for all coverages. Automobiles that are not equipped with dual control brakes are ineligible.

If use of the automobile is restricted to driver training purposes, subtract 0.35 from the otherwise applicable class 1H rating factor before applying it to the base premiums of the coverages involved.

A motorized scooter, motorized bicycle or motorcycle owned by, leased or loaned to a school board for exclusive use in a driver training course for students may be insured at the adult motorcycle classification for the coverages shown in the Rate Section.

B. **Driver Training School Automobiles**

Note—Vehicles insured under this section shall be written in the State Farm Fire and Casualty Company.

Private passenger automobiles owned by automobile driver training schools that are equipped with dual control brakes and used for driver training purposes may be insured at the private passenger 1H classification Ineligible for STAR Plan Rates for all coverages, except that Car Rental and Travel Expenses—Coverage R1 is not available. Automobiles that are not equipped with dual control brakes are ineligible.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply to vehicles insured under Part A and B of this rule. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version S.AR3.1)

411. FUNERAL DIRECTORS' AUTOMOBILES

A. **Private Passenger Type Automobiles**

A private passenger type automobile used by a funeral director for personal and pleasure use as well as for carrying persons in funeral processions (to or from cemeteries or burial grounds), including other operations incidental to the insured's business, shall be written at the applicable private passenger automobile classification premiums for all coverages.

If use of the automobile is restricted to funeral purposes, coverage may be written at the private passenger 1A classification. Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles). In the State Farm Fire and Casualty Company, Ineligible for STAR Plan Rates apply.

Automobiles that are used at any time for ambulance service are not eligible for coverage under this section of the rule.

B. **Commercial Automobiles**

A Hearse or Service Car is an automobile designed and used for the transportation of a corpse.
An Ambulance is an automobile which is subject to call for the transportation of ill or injured persons.
A Hearse—Ambulance is a hearse or service car which is also used as an ambulance.

Bodily Injury and Property Damage Liability—

Hearse or Service Car Not Normally Subject to or Available for Use as an Ambulance—Classify and rate as commercial light class 5.

Ambulance or Hearse—Ambulance

1. If ambulance use is primarily restricted to private individual calls only and the vehicle is not normally subject to police, fire department, rescue squad or other public agency use—Classify and rate as commercial light class 4.
2. Ambulances or Hearse—Ambulances which are not restricted to the extent required under 1 are ineligible except when written as a part of a fleet that includes other types of automobiles which are eligible. When so written classify and rate as commercial light class 3.

Other Automobiles Including Vehicles Used Primarily as Flower Cars—Classify and rate as commercial light class 5.

Medical Payments—

Medical Payments coverage may be written, but as respects the use of the automobile as an ambulance coverage will not apply to any ill or injured person entering into or occupying the ambulance because of such illness or injury. The commercial medical payments premium schedules apply.

Physical Damage Coverage—

Classify and rate as non-farm commercial automobiles.
(version CW4)

412. NO RULE

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413. KIT CARS AND REPLICA AUTOMOBILES—REGULAR USE

Kit cars are vehicles usually constructed of fiberglass and assembled on a chassis (or modified chassis) of another regular production car. A replica is a reproduction of an antique or classic automobile. Vehicles of this type which are regularly used for personal, pleasure, and business purposes shall be classified and rated in accordance with the regular rules and rates applying to the type of vehicle insured. The model year of the chassis will determine the model year of the vehicle.

Exception— Insurance Rating Group (IRG) assignments for regular use Kit Cars and Replicas will be determined according to the following table based on the original cost new of the vehicle to the initial retail purchaser.

Original Cost New	IRG	Original Cost New	IRG	Original Cost New	IRG
$0-2,200	4	$9,001-10,000	13	$18,001-20,000	22
2,201-3,000	5	10,001-11,000	14	20,001-21,000	24
3,001-4,000	6	11,001-12,000	15	21,001-24,000	25
4,001-5,000	7	12,001-13,000	17	24,001-27,000	26
5,001-6,000	8	13,001-14,000	18	27,001-29,000	27
6,001-7,000	10	14,001-15,000	19	29,001-32,000	28
7,001-8,000	11	15,001-16,000	20	Over $32,000 – Refer to Company	
8,001-9,000	12	16,001-18,000	21		

Note— Vehicles of the above type which have limited use or are designed for off-road use and not licensed/registered for use on public roads shall be classified and rated in accordance with the limited use or off-road vehicle rules and rates applying to the type of vehicle insured. See Rule 406—Antique and Classic Automobiles and Replicas—Limited Use or Rule 901—Recreational Vehicles.

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501. USE OF NON-OWNED CARS (Limited Form)
If the insured automobile is rated as a private passenger automobile or as a commercial farm use automobile, the limited use of non-owned automobiles provisions of the policy apply to named insureds, the spouse of the first named insured, and resident relatives of the first named insured.
The bodily injury and property damage liability coverage afforded by such a policy may be extended to also cover the limited use of non-owned automobiles by additional persons who are resident relatives of named insureds other than the first named insured or who are joint owners or partners. The coverage also extends to the spouse of such additional person(s) who is a resident of his or her household. The named additional person and his or her resident spouse are afforded the same coverage as a named insured under the coverages specified in the endorsement. The premiums in the Rate Section for Use of Non-Owned Cars—Limited Form apply to each such additional person.
(version CW1P)

502. USE OF NON-OWNED CARS (Broad Form)
If the use of non-owned automobiles is not or cannot be insured under the limited use of non-owned automobiles provisions, a broad form of coverage may be written.
For broad form non-owned automobile insurance individuals are classified as follows:

Broad Form Non-Owner Classifications

Class A: Persons not subject to Class B, C or D.
Class B: Law enforcement personnel who require the use of a motor vehicle (other than a motor vehicle owned by the United States Government) when responding to emergencies which are normally associated with their duties.
Class C: Persons employed in the business of selling, repairing, servicing, storing or parking of automobiles other than such persons who are civilian employees of the government.
Class D: Persons who operate public livery conveyances, trucks that are frequently operated beyond a 50-mile radius of garage location, trucks used for hauling for hire, or any vehicle used for emergency purposes other than those within Class B or owned by the United States Government.

1. **Broad Form Endorsement of a Policy Insuring a Described Automobile—**The bodily injury and property damage liability coverage afforded under a policy insuring a described automobile may be extended to cover the regular or frequent use of non-owned automobiles by a named individual and spouse resident in the same household provided such individual is (a) the named insured, (b) a relative of the named insured and resident in the same household or (c) an employee of the named insured and an automobile described in the policy is furnished for the regular use of such employee.
   Any medical payments coverage afforded under the policy must be extended to apply to the use of non-owned automobiles. The premiums in the Rate Section for Use of Non-Owned Cars—Broad Form apply to each named individual.
2. **Named Non-Owner Policy—**If a described automobile is not insured or if an individual is not eligible for broad form non-owner coverage under a policy insuring a described automobile, such coverage may be afforded an individual, their spouse, and relatives of either, residing in the same household by means of a named non-owner policy. Such a policy may be written for bodily injury and property damage liability, medical payments, and uninsured motor vehicle coverages.
   Note—Additional coverages as specified in the Named Non-Owner Policy schedules in the Rate Section may be included in policies insuring Class A Persons.
   The bodily injury and property damage liability and medical payments coverages premiums are determined in accordance with Named Non-Owner Policy Schedule I in the Rate Section except that Schedule II shall apply when the policy must be certified under the provisions of a financial responsibility law.
   The premium for uninsured motor vehicle coverage is determined from the Rate Section.

(version CW1P)

503. EMPLOYERS' NON-OWNED CAR LIABILITY
Note—This rule applies in the State Farm Mutual Automobile Insurance Company only.
An employer's non-owned car liability policy, including medical payments coverage, may be written to insure an employer for the operation by employees in the business of such employer of automobiles not owned in whole or in part, nor hired or leased by, nor registered in the name of the employer. The premium is based on the number of employees that regularly operate such automobiles in the business of the named insured. Rates and minimum premium are set forth in the Rate Section.
No automobile is described in the policy.
(version AR1P.1)

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504. HIRED CARS

Note—This rule applies in the State Farm Mutual Automobile Insurance Company only.

An automobile that is hired or leased on a long-term basis shall be insured by the lessee as an owned automobile and is not subject to the provisions of this rule.

A policy providing Employers' Non-Owned Car liability coverage may be endorsed to provide liability coverage for the operation of vehicles used under contract in behalf of, or loaned to, the named insured while such vehicles are engaged in the business of the insured. Such vehicles must not be owned or registered in the name of the insured, an executive officer or partner (if a firm), or an employee or agent of the named insured.

A policy providing Hired Car liability coverage may also be endorsed to provide physical damage (comprehensive and collision) coverage to hired vehicles of the private passenger type, in accordance with the provisions set forth in Rule 506—Use of Non-Owned Cars—Physical Damage.

Coverage(s) as stated above are available on the cost-of-hire basis and covers all eligible vehicles hired by the named insured or by any employee of the named insured.

Under the cost-of-hire rating, the total policy premium shall be determined as follows:

The insured shall maintain and submit to the Company upon request a chronological record for each business location showing:

1. the number and type of each automobile and trailer hired,
2. the names of the concerns or owners from whom the vehicles were hired,
3. the cost-of-hire by type of automobile and trailer, and
4. complete information as to any liability and physical damage insurance coverage carried for these vehicles by the owners of the vehicles or trailers.

The rates per $100 cost-of-hire are set forth in the Rate Section.

Cost-of-hire is the total amount incurred over a twelve month period for the hire of automobiles and trailers (including wages of hired operators) but not including charges for services performed by motor carriers subject to the security requirements of any motor carrier law or ordinance.

The premium shall be determined by applying the rate per $100 to the appropriate total twelve month cost-of-hire amount at each business location as estimated by the insured for the current policy term.

The cost-of-hire amount shall be subject to adjustment by audit upon request of the Company.

The total premium for Employers' Non-Owned Car and Hired Car liability coverage and the total premium for the associated physical damage coverage are subject to the minimum premiums specified in the Rate Section.

(version PD-CW1P)

505. USE OF NON-OWNED RECREATIONAL TRAVEL AND CAMPING VEHICLES AND TRAILERS—Extension of Coverage

A policy insuring an owned private passenger automobile may be endorsed to provide for the extension of additional coverage to a rented camper unit, or travel/camping trailer beyond that provided by the policy for non-owned automobiles.

Subject to an additional premium, policy coverages may be extended to a rented trailer or camper unit by endorsement to provide for:

1. physical damage coverage in excess of the $2,500 policy limits,
2. emergency road service coverage, and
3. lower physical damage deductibles if such deductible is required as a condition for renting and such deductible is being offered by the Company.

Note that the policy limits for bodily injury and property damage liability and medical payments coverages offered on the owned automobile are extended to the rented trailer or camper without additional charge.

Any insurance extended to a rented camper unit or travel/camping trailer shall be excess over other collectible insurance and is subject to a further provision that the underlying policy will remain in force for the entire period specified in the endorsement.

Refer to the Rate Section for rates and minimum premiums.

(version CW1)

506. USE OF NON-OWNED CARS—PHYSICAL DAMAGE COVERAGE

A. A policy insuring a private passenger automobile for bodily injury and property damage liability coverage may be endorsed to provide additional physical damage (comprehensive and collision) coverage for the use of non-owned cars by a named individual and resident spouse provided such individual is the named insured or a relative of the named insured and resident in the same household. This endorsement will extend the comprehensive and collision coverage of a policy insuring a described private passenger automobile to non-owned cars. If the policy does not provide comprehensive or collision coverage, physical damage coverage is provided to non-owned cars subject to a deductible of $250 and a limit of $30,000.

   This endorsement does not extend coverage to non-owned cars which are owned by the named insured's employer or those that are used (i) by persons while employed in the business of selling, repairing, servicing, storing, or parking of automobiles, or (ii) by persons while employed in public or private delivery or transportation.

B. A policy providing Hired Car liability coverage may be endorsed to provide physical damage (comprehensive and collision) coverage to vehicles of the private passenger type, as defined in Rule 201—Private Passenger Automobile Defined, but excluding any utility vehicle with a Gross Vehicle Weight of more than 10,000 pounds, and to commercial vehicles of the pickup, panel or van body type with a Gross Vehicle Weight of not more than 10,000 pounds. Such vehicles must be rented or leased for use in the insured's business. The physical damage coverage provided is subject to a $250 deductible and a limit of $30,000. Coverage is available on a cost-of-hire basis, in accordance with the provisions set forth in Rule 504—Hired Cars.

See Rate Section for the premiums for these endorsements.

(version CW2)

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601. MEDICAL PAYMENTS COVERAGE
Unless specifically prohibited by other rules medical payments coverage may be written under a policy that provides bodily injury and property damage liability insurance.
When medical payments coverage is written on a policy insuring
1. an individual named insured or husband and wife resident in the same household, or multiple individuals, or
2. a partnership, company, corporation, association, etc., and one individual is designated as the named insured with respect to medical payments coverages

and such individual named insured or designated individual also is named in a broad form use of non-owned automobiles endorsement, the broad form use of non-owned automobiles medical payments premium also applies.

Additional Persons—Private Passenger and Class 1 Commercial Classes Only
Medical payments coverage is required as respects additional persons named in a use of non-owned automobiles endorsement attached to a policy that includes medical payments coverage.
The full medical payments premium applies to each such additional person who is
1. not a resident in the same household as the individual named insured or designated individual, or
2. a resident in the same household but not a relative of the individual named insured or designated individual.

The use of non-owned automobiles medical payments premium applies to each additional person who is a relative of, and who is a resident in the same household as the individual named insured or designated individual.
Refer to the Rate Section for available limits of liability and rates for all forms of medical payments coverage.
(version AR1.1)

602. UNINSURED MOTOR VEHICLE COVERAGE AND UNDERINSURED MOTOR VEHICLE COVERAGE
Bodily Injury (Coverage U and W)—Unless rejected, each policy providing liability coverage on motor vehicles licensed for highway use must include uninsured (U) and underinsured (W) motor vehicle coverage for bodily injury with limits equal to the financial responsibility limits. Increased limits up to, but not to exceed, the bodily injury liability limits of the policy are available at the option of the policyholder. The insured may choose to reject both U and W, or just W. The insured may not reject just U. If both U and W are purchased, their limits must be the same.
Property Damage (Coverage U1)—Each policy providing Coverage U shall include uninsured motor vehicle coverage for property damage liability with limits equal to the financial responsibility limits unless rejected by the named insured in writing.
Increased limits up to the property damage liability limits of the policy are available at the option of the policyholder.
Only damage to the insured vehicle is covered. A $200 deductible shall apply unless (1) at the time of the loss the same insurer provides collision, and; (2) the operator of the other vehicle has been positively identified and is solely at fault.
The phrase "uninsured motor vehicle coverage" in other rules of this manual may include the underinsured motor vehicle coverage as described above.
See the Rate Section for the available limits of coverage and premiums.
(version AR.1)

603. CAR RENTAL AND TRAVEL EXPENSES—Coverage R1
Coverage R1 may be provided if the policy insures a private passenger car, as defined in Rule 201—Private Passenger Automobile Defined, for comprehensive and/or collision coverage.
Subject to the provisions of the coverage, Car Rental and Travel Expense, Coverage R1 reimburses the named insured for:
a. Rental charges of not more than the selected limit per day, subject to the maximum limit of liability per occurrence, for a substitute automobile rented from a car rental agency or a garage as a result of a loss as defined.
   See Rate Section for the per day/maximum per occurrence limits available.
b. Any deductible amount for which the insured is legally liable that applies to the comprehensive and collision coverages in effect on a rented car, subject to a $500 limit of liability per occurrence.
c. If the loss occurs more than 50 miles from the named insured's residence, commercial transportation, meals, and lodging expenses as specified in the coverage, subject to a $500 limit of liability per occurrence.

(version CW1P)

604. EMERGENCY ROAD SERVICE COVERAGE
Emergency road service coverage may be included in a policy which affords bodily injury and property damage liability or physical damage coverages on
a. an automobile which is within the manual definition of a private passenger automobile, or
b. an automobile designed as an auto home, or
c. a class 1 farm truck.

A trailer designed for use with a private passenger automobile may be insured for emergency road service provided the policy describing the trailer also affords either comprehensive or collision coverage on such trailer.
The emergency road service premiums for private passenger vehicles in the Rate Section shall apply to an automobile designed as an auto home and to a trailer designed for use with a private passenger automobile.
Note—See policy for the extension of emergency road service coverage written on private passenger or utility type automobiles to non-owned trailers.
(version CW1)

605. NO RULE

606. NO RULE

607. NO RULE

608. NO RULE

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651. NO-FAULT COVERAGES

All automobile liability insurance policies written on a private passenger motor vehicle, as defined below, issued or renewed on or after July 1, 1974,* must provide the following minimum coverages:

a. Medical payments coverage $5,000 minimum per person.
b. No-fault total disability coverage—Up to $140 per week.
c. No-fault death indemnity, dismemberment, and loss of sight coverage—$5,000 per person.

Any or all of these coverages may be rejected at the option of the named insured. Premiums for the no-fault coverages are shown in the Rate Section.
This rule applies when an automobile liability insurance policy is written on:

a. Motor vehicles of the private passenger type licensed for use on public highways including utility, amphibious, dune buggy, jeep types and antique or classic automobiles used as private passenger automobiles.
b. A motor home and, if subject to motor home or private passenger classification, a truck/van camper.
c. Motorcycles and motorscooters rated as private passenger vehicles when licensed for use on public highways.

*Required Medical Payments limit changed from $2,000 to $5,000 June 17, 1981.
(version AR.1)

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701. NO RULE

702. NO RULE

703. OVERSIZE OR OVERWEIGHT VEHICLES—Bodily Injury and Property Damage Liability
As respects a vehicle which exceeds the limitations on width, length, height or weight specified by law and as a result of which the owner or operator must secure a special permit and possibly file a certificate of insurance, the applicable bodily injury and property damage liability premium shall be increased in accordance with the following:

A. **Single Trip Permit—**
If the permit is issued for and limited to a single trip a separate charge applies for each trip. The required premium together with a notice of intent to make such trip must be received by the Company prior to the date it is actually made. Such notice shall specify the date of the trip and describe the kind of load, dimensions and weight which make the permit mandatory. Refer to the Company for the additional charge.

B. **Permits not Limited to Single Trips—**
If the permit does not limit operations to a single trip, the required additional semiannual charge together with a general description of the kind of loads, dimensions and weight which make the permit mandatory must be received by the Company. Refer to the Company for the additional charge.

Note—Coverage will be afforded on a "per occurrence" basis when the statute governing overweight and oversize vehicles so requires. Vehicles insured hereunder shall not be subject to a charge for "per occurrence" coverage specified by any other manual rule.
(version CW1)

704. MOTOR CARRIER CERTIFICATE FILING
Risks which require the filing of (1) a Federal Highway Administration (formerly Interstate Commerce Commission) certificate, or (2) a public utility commission or state commerce commission certificate which binds the Company on all vehicles owned, operated, or hired by the insured and used under the insured's permit, shall be subject to the following provisions:

1. All owned, rented or leased vehicles must be insured for bodily injury and property damage liability by this Company. A policy on which a prescribed certificate is filed cannot be cancelled prior to the effective date of the cancellation of the certificate.
2. **Employers' Non-Owned Car Liability and Hired Car Coverage:** The policy shall be endorsed to provide employer's non-owned car liability and hired car coverages, subject to the following rating provisions:
    a. If the insured expects to hire vehicles or to have employees use non-owned vehicles in the operation of the insured's business, the premium charge shall be determined in accord with Rule 503—Employers' Non-Owned Car Liability and Rule 504—Hired Cars.
    b. If the insured does not anticipate hiring vehicles or having employees use non-owned vehicles in the operation of the insured's business, the bodily injury and property damage liability premium charge is $10.00.

(version CW1P)

705. TRANSPORTATION OF SCHOOL CHILDREN, CHURCH GROUPS, FRIENDS, NEIGHBORS OR FELLOW EMPLOYEES—Private Passenger Automobiles
A private passenger type automobile used to transport

- school children, or
- persons to and from church services or other activities incidental to church functions, or
- friends, neighbors or fellow employees

for a consideration, in addition to use for personal pleasure, family and business shall be classified in accordance with Rule 205—Classification of Private Passenger Type Automobiles.
Private passenger premium determination procedures for the appropriate classification shall apply for all coverages except the base premiums for the bodily injury and property damage liability and medical payments coverages shall be increased:

- 20% if the number of passengers transported, excluding the driver, is 8 or less;
- 50% if the number of passengers transported, excluding the driver, is greater than 8.

Note—Coverage for such use on a share-expense basis in a private passenger or station wagon type vehicle is provided under the policy contract at no additional charge.
(version CW1)

706. TRANSPORTATION OF PERSONS INCIDENTAL TO OCCUPATIONAL DUTIES
A private passenger automobile used to transport persons as an incidental part of the occupational duties of an insured is classified as a private passenger automobile. The regular private passenger premium determination procedures for the applicable classification shall apply to all coverages except where the insured's compensation for transporting persons exceeds the local area standard for non-profit reimbursement for automobile operational costs, in which event the bodily injury and property damage liability base premium shall be 120% of that otherwise applicable.
If the compensation for transporting persons exceeds the local area standards for non-profit reimbursement for automobile operational costs, the application must be accompanied by a statement of the complete facts relative to the transportation of passengers and the form, basis and rate of compensation.
Under no circumstance does this rule extend to the insuring of any automobile which is used for public livery or private livery purposes.
(version CW1)

707. NO RULE

708. FEDERAL GOVERNMENT EMPLOYEE—Use of Private Passenger Automobile
A private passenger automobile used by an insured in performance of duties as a federal government employee shall be written at the 1H classification premium applicable to all coverages except that the bodily injury and property damage liability base premium shall be 60% of that otherwise applicable when a certificate of financial responsibility filing is not required; otherwise, the full bodily injury and property damage liability base premium is applicable.
(version CW1)

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709. AUTOMOBILES LEASED TO UNITED STATES GOVERNMENT AGENCIES—Owner's Interest
Automobiles which are leased or rented out for full-time use by a United States government agency for use in the performance of governmental functions may be written for insurance covering only the owner's interest in such automobiles. Coverage will also apply as respects the operation of the described automobiles by the named insured or by employees of the named insured for the purpose of testing and servicing and for delivering such automobiles to the lessee and for returning them to the regular storage location.
Automobiles classified as private passenger shall be written at the private passenger 1H classification for all coverages except the bodily injury and property damage liability base premium shall be 25% of that otherwise applicable. In the State Farm Fire and Casualty Company, Ineligible for STAR Plan Rates apply.
Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
Automobiles classified as commercial shall be written at the commercial class 5 classification for all coverages except the bodily injury and property damage liability premium shall be 25% of that otherwise applicable.
(version CW4)

710. NO RULE

711. NO RULE

712. NO RULE

713. NO RULE

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801. FLEET RATING PLAN

Note—Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company.

A. **Fleet Defined**

A fleet is defined as five or more self-propelled vehicles owned by or under the direct control of one insured or management and covered under one policy with a single expiration date applying to all vehicles.

Notes—

1. Vehicles of any type rented or leased by the insured and operated as though owned by the insured shall be considered as owned vehicles for the purpose of this rule.
2. Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles may be included in a fleet policy but shall not be counted as self-propelled vehicles for the purpose of determining fleet eligibility.
3. If a company is solely owned by an individual and part of the vehicles are titled in the name of the company and the balance in the name of the sole owner, all may be insured on the same fleet policy.
4. Vehicles owned by employees of the insured (including salespeople), by partners, or by officers of the corporation, whether or not used in the insured's business, shall not be included in a fleet policy.
5. As respects non-farm business use private passenger automobiles insured under the provisions of this rule, class 1H rates (or class 1L if a utility rated vehicle) shall apply regardless of the actual ages of the operators or the total annual miles driven. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles). As respects all other vehicles, regular rating classifications pertaining to such vehicles apply.
6. A fleet of 25 or more self-propelled vehicles is subject to Rule 851—Experience Rating Plan. A fleet of less than 25 self-propelled vehicles will be rated under the Experience Rating Plan provided the applicable annual premium prior to experience rating is $3,000 or more.

B. **Application of Manual Rules and Rates**

A fleet is subject to other manual rules and rates to the extent such rules and rates are not precluded from applying to fleets.

Notes—

1. A multiple vehicle risk already insured with the Company on separate policies may, at the election of the insured and with the consent of the Company, be insured as a fleet under this rule at a subsequent renewal date.
2. A fleet insured under the provisions of this rule may not be moved from under the rating provisions of this rule except with the approval of the Company.

C. **Policy Term**

A fleet policy of six or twelve months term may be issued except that a fleet subject to Experience Rating must be insured on an annual term policy. A fleet may not change policy term options without the consent of the Company.

Note—Premiums for a twelve month policy term shall be twice the premiums applying for a six month policy term when twelve month policy term premiums for vehicles being insured with a policy term of twelve months are not designated in the manual.

D. **Uniform Limits**

Limits applying to bodily injury and property damage liability, uninsured motor vehicle and underinsured motor vehicle (where available) coverages shall be the same for each vehicle insured for such coverage. Limits for medical payments or personal injury protection coverages (where available) shall be the same for each vehicle insured for such coverage unless a variation, for reasons submitted, is approved by the Company.

Exception—If certain vehicles because of governmental authority require higher limits than are desired on other vehicles variation will be permitted.

E. **Accident or Occurrence Basis for Liability Coverage**

The bodily injury and property damage liability coverage provided by the policy is on a "per accident" basis. Bodily injury and property damage liability coverage on a "per occurrence" basis is available by endorsement at a 1% increase in the otherwise applicable bodily injury and property damage liability premium. This adjustment shall be treated as a limits adjustment for purposes of determining the premium.

F. **Automatic Coverage**

1. At the request of the insured, an automatic coverage endorsement may be issued if all owned, rented or leased vehicles are insured by this Company. If all vehicles are not insured by this Company, it may be made applicable if all vehicles of a given class are insured by this Company.
   a. This endorsement supersedes the automatic insurance provision of the policy. It applies to the coverages in force on all private passenger automobiles and all other vehicles separately on the date that a vehicle is purchased, rented or leased by the insured. The most restricted coverage shall apply separately for private passenger automobiles and all other vehicles. The status of the policy in force at the time a vehicle is added shall determine the coverage(s) to which the endorsement applies.
   b. If the automatic coverage endorsement is not issued, the automatic coverage provision of the policy applies.
2. The insured shall maintain for each location a record of vehicles showing:
   a. A description of each vehicle purchased, the date of purchase, the cost and other data necessary for the rating thereof.
   b. A description of each vehicle disposed of and date of disposition.

   This record shall be available to this Company upon request.
3. Proper notice to this Company is required to add coverages not provided for by the automatic coverage endorsement.

G. **Audit**

The Company shall have the right to audit the insured's records, at any time during the policy period and within three years after the termination of the policy, with respect to the premium basis or the subject matter of the policy.

H. **Deposit Premium**

At the option of the Company a premium deposit may be required.

(version CW4)

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851. EXPERIENCE RATING PLAN

Note—Vehicles rated under the provisions of this rule are subject to Rule 801—Fleet Rating Plan.

A. The experience rating provisions of this rule shall apply to a fleet, as defined in Rule 801—Fleet Rating Plan, provided it consists of 25 or more self-propelled vehicles. Experience rating shall also apply on a fleet which was experience rated for the term just expiring, but temporarily has fewer than 25 vehicles, and it is anticipated that there will again be 25 or more self-propelled vehicles within the coming year.
A fleet of less than 25 self-propelled vehicles will be rated under the provisions of this rule provided the applicable annual premium prior to experience rating is $3,000 or more.
Note—Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles shall not be counted in determining a fleet's eligibility for experience rating. However, if these vehicles are self-propelled, they will be used to determine the number of car years in the experience period.

B. This plan provides for the modification of the total policy premium by the application of a premium modification factor.

C. The premium modification factor is determined from experience incurred by the fleet during the past five years ending with the initial effective date of the policy or the three months preceding the renewal of the policy. If five years experience is not available, such experience as is available shall be used subject to a minimum experience period of one year ending as specified above. If less than one year's experience is available the premium modification factor shall be 1.00 for the upcoming policy term.
If the fleet has been insured with a company from which experience is not obtainable, experience may be used that is submitted to the Company in the form of a statement signed by the insured. Experience in such form shall be given credence in accordance with its apparent credibility.

D. The premium modification factor shall be determined and applied as follows:
   1. Determine the number of car years in the experience period represented by the self-propelled vehicles of the fleet.
      Note—A single self-propelled vehicle develops five car years of experience for a five year experience period.
   2. Determine the total fleet incurred losses (paid losses plus reserves on pending claims) for the experience period after:
      a. Multiplying individual coverage incurred losses by the indicated factor below to provide for the inclusion of allocated claim adjustment expense in the loss amount, and
      b. Limiting the amount of loss resulting from any single accident (after providing for allocated claim adjustment expense in the amount) to the "maximum single loss" amount specified in the Table of Experience Rating Premium Modification Factors.

Allocated Adjustment Expense Factors	
Bodily Injury Liability	1.10
Uninsured Motor Vehicle Coverage and Underinsured Motor Vehicle Coverage	1.06
Personal Injury Protection	1.03
Medical Payments	1.01
All Other Coverages	1.00

   3. Determine the total fleet premium collected by the Company for the experience period adjusted to eliminate the effect of any fleet rating modification. If the fleet was insured with another company during any part of the experience period, use the applicable premiums charged by that company. To the extent the applicable premium information for any policy periods is not available from the other company, do not use those policy periods for experience rating.
   4. Develop an Actual Limited Loss Ratio by dividing the results of step 2 by the results of step 3.
   5. Refer to the Table of Experience Rating Premium Modification Factors and select the premium modification factor which corresponds to the developed Actual Limited Loss Ratio and the number of car years in the experience period.
   6. If the premium modification factor (PMF) indicated in step 5 is greater than 1.25 times the PMF for the prior renewal, use 1.25 times the PMF for the prior renewal. If the PMF indicated in step 5 is less than 0.75 times the PMF for the prior renewal, use 0.75 times the PMF for the prior renewal. If the fleet was not experience rated at the prior renewal, limit the PMF calculated in step 5 to no greater than 1.25 and no less than 0.75. Otherwise, use the PMF determined in step 5. This applies for experience rating prior to September 29, 2008.
   7. Adjust the total premium applicable to the fleet for the upcoming policy term by the premium modification factor determined above.

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

EXPERIENCE RATING PREMIUM MODIFICATION FACTORS

Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
0-.050	0.91	0.83	0.74	0.66	0.57	0.48	0.40	0.31
.051-.100	0.92	0.85	0.77	0.69	0.62	0.54	0.46	0.39
.101-.150	0.93	0.87	0.80	0.73	0.66	0.60	0.53	0.46
.151-.200	0.94	0.88	0.83	0.77	0.71	0.65	0.59	0.53
.201-.250	0.95	0.90	0.85	0.80	0.76	0.71	0.66	0.61
.251-.300	0.96	0.92	0.88	0.84	0.80	0.76	0.72	0.68
.301-.350	0.97	0.94	0.91	0.88	0.85	0.82	0.79	0.76
.351-.400	0.98	0.96	0.94	0.92	0.89	0.87	0.85	0.83
.401-.450	0.99	0.98	0.96	0.95	0.94	0.93	0.92	0.91
.451-.500	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98
.501-.550	1.01	1.01	1.02	1.03	1.03	1.04	1.05	1.05
.551-.600	1.02	1.03	1.05	1.06	1.08	1.10	1.11	1.13
.601-.650	1.03	1.05	1.08	1.10	1.13	1.15	1.18	1.20
.651-.700	1.03	1.07	1.10	1.14	1.17	1.21	1.24	1.28
.701-.750	1.04	1.09	1.13	1.18	1.22	1.26	1.31	1.35
.751-.800	1.05	1.11	1.16	1.21	1.27	1.32	1.37	1.43
.801-.850	1.06	1.12	1.19	1.25	1.31	1.37	1.44	1.50

Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
.851-.900	1.07	1.14	1.22	1.29	1.36	1.43	1.50	1.57
.901-.950	1.08	1.16	1.24	1.32	1.41	1.49	1.57	1.65
.951-1.000	1.09	1.18	1.27	1.36	1.45	1.54	1.63	1.72
1.001-1.050	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80
1.051-1.100	1.11	1.22	1.33	1.44	1.54	1.65	1.76	1.87
1.101-1.150	1.12	1.24	1.35	1.47	1.59	1.71	1.83	1.95
1.151-1.200	1.13	1.25	1.38	1.51	1.64	1.76	1.89	2.02
1.201-1.250	1.14	1.27	1.41	1.55	1.68	1.82	1.96	2.09
1.251-1.300	1.15	1.29	1.44	1.58	1.73	1.88	2.02	2.17
1.301-1.350	1.16	1.31	1.47	1.62	1.78	1.93	2.09	2.24
1.351-1.400	1.16	1.33	1.49	1.66	1.82	1.99	2.15	2.32
1.401-1.450	1.17	1.35	1.52	1.70	1.87	2.04	2.22	2.39
1.451-1.500	1.18	1.37	1.55	1.73	1.92	2.10	2.28	2.47
Add for each additional .05 or fraction of	0.01	0.02	0.03	0.04	0.05	0.06	0.06	0.07

Number of Car Years in Experience Period	Maximum Single Loss*
5-21	135%
22-49	67%
50-85	45%
86-132	34%
133-199	27%
200-299	22%
300-466	19%
Over 466	17%
*Percent of adjusted written premium for the experience period.	

(version CW4)

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901. RECREATIONAL VEHICLES

***Note*—**Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company. Motor homes and truck or van campers are not subject to the provisions of this rule. See Rule 401—Motor Homes, Truck or Van Campers.

A. **Recreational Vehicles Defined**

1. **Off-Road Vehicles**

All-Terrain Vehicle—A self-propelled vehicle, equipped with balloon tires or crawler tracks, capable of traveling over rugged terrain (some are also amphibious) and used principally off public roads.
Dune Buggy—A four-wheeled, self-propelled vehicle used principally off public roads.
Golfmobile—A self-propelled vehicle used principally to afford transportation on a golf course or private premises.
Minibike—A small motorcycle, motorscooter, or other small motorized vehicle not otherwise defined in this rule used principally off public roads.
Snowmobile—A self-propelled vehicle, equipped with crawler tracks and skis, capable of traveling over ice and snow and used principally off public roads.
Trail Bike—A motorcycle capable of traveling over rugged terrain and used principally off public roads.
***Note*—**Vehicles of the above types which are licensed/registered for use on public roads are not subject to the provisions of this rule. See Rule 403—Amphibious, Dune Buggy and Related Self-Propelled Vehicles or Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles.
Refer to Section D of this rule for the rating of Off-Road Vehicles.

2. **Travel and Camping Trailers**

Travel Trailer—A trailer designed for use with a private passenger automobile and permanently equipped as living quarters.
Camping Trailer—A trailer designed for use with a private passenger automobile which expands into temporary living quarters. These differ from travel trailers in their collapsed, low-profile towing position. It also includes a trailer which is not equipped as living quarters, but which is used solely for camping and similar recreational purposes.
Refer to Section E of this rule for the rating of Travel and Camping Trailers.

B. **Coverage and Policy Term**

Except as indicated below, factory-built recreational vehicles as defined in this rule, which are owned by individuals, may be insured under the Company's recreational vehicle policy for bodily injury and property damage liability, medical payments, and physical damage (comprehensive and collision combined) coverages.
A recreational vehicle policy shall be written for a twelve months' term. It may be renewed for succeeding twelve months' terms provided the premium for each subsequent term is paid on or before the expiration of the current policy term.

C. **Suspension, Changes and Cancellation**

Snowmobiles and Travel or Camping Trailers

Any suspension, change or cancellation of coverage shall be subject to an earned premium calculated in accord with the following table. The earned premium will be based on the sum of the premium earned percentages, or the pro-rata portion thereof, for those months in which coverage was provided.

PREMIUM EARNED PERCENTAGES					
Month	Snowmobiles*	Travel/Camping Trailers	Month	Snowmobiles*	Travel/Camping Trailers
Jan.	25%	2%	July	2%	16%
Feb.	20%	2%	Aug.	2%	16%
Mar.	8%	4%	Sept.	2%	12%
Apr.	8%	8%	Oct.	6%	8%
May	2%	12%	Nov.	8%	2%
June	2%	16%	Dec.	15%	2%

*Applicable also to trailers used for transporting snowmobiles.

Other Recreational Vehicles

Pro rata premium credit will be allowed for any suspension, change or cancellation of coverage.
Policy cancellations at the request of the insured are subject to a minimum retained premium of $5.00.

D. **Rating of Off-Road Recreational Vehicles**

1. Off-road vehicles insured under this rule are not subject to the Rate Section Rules, nor shall the rules applicable to private passenger automobiles apply.
2. **Bodily injury and property damage liability, medical payments, and physical damage coverages—**Refer to the Rate Section for the annual premiums.
3. Miscellaneous Provisions—
   a. **Uninsured motor vehicle coverage—**Uninsured motor vehicle coverage for bodily injury may be written with limits up to $250,000/$500,000 or the bodily injury liability limits of the policy, whichever are less.
   Refer to the "Off-Road Vehicles" Rate Section for the premium determination.
   b. **Towed cutters and sleds—**The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer, sled, or cutter designed for towing behind the vehicle. Its MSRP (See Rule 111) will be included with that of the recreational vehicle for the purpose of determining the premium for the physical damage coverage on the entire unit. The liability and medical payments coverages afforded on the insured off-road vehicle are included on the towed vehicle without additional charge.
   c. **Trailers used for transporting off-road vehicles—**The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer designed for use with a private passenger automobile and used for transporting the vehicle. Refer to the Rate Section for the additional premium for the extension of physical damage coverage. This extension includes emergency road service coverage on the trailer. The liability and medical payments coverages afforded on the owned private passenger automobile are included on the trailer without additional charge.

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E. **Rating of Travel and Camping Trailers**

1. Travel and camping trailers insured under this rule are not subject to the Rate Section Rules, nor shall the rules applicable to private passenger automobiles apply.
2. **Bodily injury and property damage liability and medical payments coverages**—The bodily injury and property damage liability and medical payments coverages afforded on the owned private passenger automobile are extended to the trailer without additional charge.
3. **Physical damage coverage including emergency road service**—Refer to the Rate Section for the annual premiums.

F. **Rental Provisions**

1. Coverage on rented recreational travel and camping trailers used by the insured—See Rule 505—Use of Non-Owned Recreational Travel and Camping Vehicles and Trailers.
2. Coverage on owned recreational travel and camping trailers rented to others—The physical damage coverage on an insured travel or camping trailer may be extended by endorsement to apply while it is rented to others at the rate of $1.00 for each day of rental coverage desired, subject to a minimum premium of $5.00 for each rental period.

(version S.AR1.1)

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

Private Passenger Automobile Classification Code Chart

For complete class definitions see Rule 205—Classification of Private Passenger Type Automobiles

ADULT OPERATORS UNDER AGE 75

	Age 25-49 Incl. Married Females < 25		Unmarried Male Age 25-29		Age 50-74	
	Short	Long	Short	Long	Short	Long
Pleasure	1A	1B	3A	3B	6A	6B
Avg. weekly mileage to and from work:						
Over 30 to 100	1C	1D	3C	3D	6C	6D
Over 100	1E	1F	3E	3F	6E	6F
Business Use	1G	1H	3G	3H	6G	6H
Farm Automobile	1J	1K	3J	3K	6J	6K

Short—means estimated average total annual mileage 7,500 miles or less for non-business classifications and 12,000 miles or less if the business classification applies.
Long—means estimated average total annual mileage over 7,500 miles for non-business classifications and over 12,000 miles if the business classification applies.

OPERATORS AGE 75 AND OLDER

	Non-Farm		Farm Automobile	
	Short	Long	Short	Long
Age 75-79	21	22	2J	2K
Age 80-84	23	24	2P	2Q
Age 85-89	25	26	2R	2T
Age 90+	27	28	2U	2V

Short—means estimated average total annual mileage 7,500 or less.
Long—means estimated average total annual mileage over 7,500.

MARRIED MALE OPERATORS UNDER AGE 25

	Under Age 17	Age 17-18	Age 19-20	Age 21-22	Age 23-24
Non-Farm	7D	7C	7B	7E	7F
Farm Automobile	7Q	7P	7K	7R	7X

UNMARRIED OPERATORS UNDER AGE 25

	Under Age 17		Age 17-18		Age 19-20		Age 21-24
	O	N/O	O	N/O	O	N/O	All
Unmarried Females							
Non-Farm	4D	5D	4C	5C	4B	5B	5A
Farm Automobile	4Q	5Q	4P	5P	4K	5K	5J
Unmarried Males							
Non-Farm	8D	9D	8C	9C	8B	9B	9A
Farm Automobile	8Q	9Q	8P	9P	8K	9K	9J

O = Occasional Operator; N/O = Not Occasional Operator

STUDENT AWAY AT SCHOOL

	Under Age 21		Age 21-24	
	Female	Male	Female	Male
Non-Farm	41	81	43	83
Farm Automobile	42	82	44	84

UTILITY VEHICLE CODES

	Non-Farm (Artisans)	Farm
No Unmarried Male Operator Under 25 Years of Age	1L	1M
Unmarried Male Operator Under 25 Years of Age	8L	8M

Note—See Classification Exceptions of the rules section for exceptions.

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IDENTIFICATION OF CLASS BY CODE

A two-position code system is used to identify the private passenger classification characteristics associated with a risk. The code is significant in identifying the classification of the risk and in developing the rates for that risk.

The numerical first position of the class code is the primary identification for the age, sex, and marital status of the risk.

For youthful drivers (first position of class 4, 5, 7, 8, or 9), the alphabetic second position of the code indicates the age of the owner or operator who was responsible for the first position of the class code.

For students away at school (first position of class 4 or 8), the numeric second position of the code indicates the age of the operator and whether or not the car qualifies as a farm automobile.

For drivers 75 years of age and older (first position of class 2), a numeric second position of the code indicates the age of the owner or operator responsible for the first position of the class code for a non-farm automobile. It also indicates the estimated annual mileage driven. An alphabetical second position indicates the same for a farm automobile.

For other classes, the alphabetic second position of the code indicates the estimated annual mileage driven and whether the automobile is used:

1. for pleasure,
2. for commuting and if so, whether it is driven an average of over or under 100 miles per week for this purpose,
3. in business, or
4. qualifies as a farm automobile.

For example, code 9B identifies a risk with the following rating characteristics:

1. Age, sex, and marital status—Operator is an unmarried male between 19 and 20.
2. Use and annual mileage—Not an occasional operator; not a farm automobile.

The following words and phrases affecting classification are defined in Rule 204—Definitions and Interpretations:

Age
Driving to and from work
Estimated annual mileage
Farm automobile
Married
Military service
Occasional operator
Principal operator
Student away at school
Used for business

(version CW2)

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Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto Abstract

Review Status: Filed 11/04/2008

Comments:

Attachment:

Form A-1.pdf

Satisfied -Name: APCS-Auto Premium Comparison Survey

Review Status: Filed 11/04/2008

Comments:

Attachment:

SFM - PPA Survey FORM APCS 1-5-09 rates.xls

Satisfied -Name: NAIC loss cost data entry document

Review Status: Filed 11/04/2008

Comments:

Attachment:

RF-1.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Review Status: Filed 11/04/2008

Bypass Reason: N/A

Comments:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Review Status: Filed 11/04/2008

Comments:

Attachment:

AR 24335m PC TD-1 - P-C Transmittal Document.pdf

Review Status:

Satisfied -Name: Filing Memo and Exhibits

Filed 11/04/2008

Comments:

Attachments:

Auto Cost Containment Exhibit.pdf

Filing Memo and Exhibits.pdf

Rev. 4/98

ARKANSAS INSURANCE DEPARTMENT
PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent automobile rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name State Farm Mutual Automobile Insurance Company

NAIC No. 25178 Group No. 176

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
   No

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? See Attached

4. Do you insure drivers with an international or foreign driver's license? No, except those with a Canadian license.

5. Specify the percentage you allow in credit or discounts for the following: (Discounts apply to BIPD, MPC, COMP, and COLL, except where noted)

(a)	Driver Over 55	(See Attached)
(b)	Good Student Discount	10% or 25% (varies by class)
(c)	Multi-car Discount	(See Attached)
(d)	Accident Free Discount* *Please specify qualifications for discount (see attached)	15, 20, or 25% on BIPD, MPC, & Coll
(e)	Anti-theft Discount	N/A
(f)	Other (specify)	
	Driver Training Discount	10%
	Passive Restraint Discount	10-40% on MPC
	Vehicle Safety Discount	10-40% on MPC
	Multiple Line Discount	(See Attached)
	Defensive Driving Course Discount	5%
	Good Driving Discount	15% on BIPD, MPC, & Coll.
	Steer Clear Discount	Up to 15%

6. Do you have an installment payment plan for automobile insurance? Yes
   If so, what is the fee for installment payments? See Attached.

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences.
   The factors for the Customer Rating Index range from .71 to 1.992.
   State the current volume for each program.
   We consider our volume of business in each program to be proprietary information and do not want to share this information with our competitors. Therefore, we respectfully request that the Department agree to keep this information confidential prior to our providing that information.

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Steve Harr

Signature

Actuary & Assistant Secretary/Treasurer
Title

309/766-3568
Telephone Number

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS

Response to Item 3

There is not a requirement linked to age. This is a requirement for an applicant licensed less than 3 years to be submitted with collateral business.

Response to Item 5a

1. Most class factors for drivers age 50-74 (first position of Class Code 6) are lower than the comparable adult classes (first position of Class Code 1). The amount of discount varies by age of operator and use of the vehicle.

2. There is an additional 5% discount for drivers over age 55 who have completed a Defensive Driving Course within the last three years.

Response to Item 5c

The Multi-Car Discount is:

20 points (percentage varies by class) on BIPD, MPC, Comprehensive, & Collision coverages
10% on Uninsured and Underinsured Motor Vehicle coverages

Response to Item 5d

The base premiums for bodily injury and property damage liability, medical payments, and collision coverages are reduced if the policy has been in force without any chargeable accidents as follows:

15% - for policy in force 3 years without a chargeable accident
20% - for policy in force 6 years without a chargeable accident
25% - for policy in force 10 years without a chargeable accident

Response to Item 5f

The Multiple Line Discount is the following percent for the following qualifying State Farm policies:

5% - on life policies
5% - on health policies
10% - on manufactured home policies
10% - on renter's policies
15% - on manufactured home and PLUP policies
15% - on renter's and PLUP policies
17% - on condominium policies
17% - on homeowners or farm/ranch policies
22% - on homeowners or farm/ranch and PLUP policies
22% - on condominium and PLUP policies

The minimum face value of a life insurance policy that can qualify for this discount is $5,000.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS

Response to Item 6

State Farm Monthly Payment Plan – The monthly service charge is $3.00 per month regardless of the amount of the monthly premium payment or the number of policies on the account. If an insured elects to pay the monthly premium charge by preauthorized check, a form of Electronic Funds Transfer, the monthly service charge is reduced to $2.00 per month if a monthly printed bill notice is requested, or $1.00 per month if no printed notice is requested.

50-50 Payment on Auto Policy - $2.00 service charge.

Attachment "SFM - PPA Survey FORM APCS 1-5-09 rates.xls" is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Mutual Automobile Insurance Company
NAIC Number: 17625178
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member _____ Subscriber _____
Reference Filing #: N/A Proposed Effective Date: January 5, 2009

Signature: Steve Harr

Telephone No.: 309/766-3568
Service Purchaser _____

(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
Private Passenger Auto:							
BIPD Liability	4.2%	1.5%					
Medical Payments	15.6%	12.3%	N/A	N/A	N/A	N/A	N/A
Comprehensive	13.2%	12.3%					
Collision	2.5%	1.5%					
Uninsured Motorist	26.2%	13.8%					
Underinsured Motorist	9.3%	5.6%					
All Vehicles: TOTAL OVERALL EFFECT	6.1%	4.0%					

N/A Apply Loss Cost Factors to Future Filings? (Y or N)
17.5% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 1/5/09 change. Comp only policy for a 72-year-old in Territory 14.
-18.0% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 1/5/09 change. 38 year-old BIPD-only policyholder in Territory 17.

Rate Change History

Year	Policy Count	%	Effective Date	AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio
2008	468,567	1.7%	4/7/2008				
2007	457,005	-2.8%	3/12/2007	292,721	190,699	65.1%	66.4%
2006	467,530	-4.4%	12/27/2006	289,199	186,961	64.6%	60.7%
		-0.7%	3/29/2006				
2005	458,952	-1.0%	9/29/2005	282,071	182,253	64.6%	64.2%
2004	446,552	-3.9%	12/1/2004	284,155	180,546	63.5%	59.8%
		-4.1%	4/1/2004				
2003	441,706	1.1%	7/1/2003	284,641	179,471	63.1%	65.0%

	Selected Provision
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License, & Fees	N/A
D. Underwriting Profit & Contingencies	0.0%
E. Other (explain)	33.2% **
F. TOTAL	33.2%

** - Formula Expense Ratio from filing Exhibit 9, which is our calculation of the projected all coverages expense ratio during the time the proposed rates will be in effect.

Exhibit 19

Effective March 1, 2007

4

Property & Casualty Transmittal Document

Arkansas

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 #
	State Farm Insurance Companies	0176

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	State Farm Mutual Automobile Insurance Company	Illinois	25178	37-0533100	

5.	Company Tracking Number	PV-24335m

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Steve Harr State Farm Mutual Automobile Insurance Company One State Farm Plaza, D-4 Bloomington, IL 61710	Actuary and Assistant Secretary-Treasurer	(309) 766-3568	(309) 766-0225	steve.harr.bb5b@statefarm.com
	Jeff Clinch State Farm Mutual Automobile Insurance Company One State Farm Plaza, D-4 Bloomington, IL 61710	Pricing Manager	(309) 766-9940	(309) 766-0225	jeff.clinch.gfdl@statefarm.com

7.	Signature of authorized filer	Steve Harr
8.	Please print name of authorized filer	Steve Harr

Filing information (see General Instructions for descriptions of these fields)

9.	**Type of Insurance (TOI)**	19.0
10.	**Sub-Type of Insurance (Sub-TOI)**	19.0001
11.	**State Specific Product code(s)(if applicable)[See State Specific Requirements]**	N/A
12.	**Company Program Title** (Marketing title)	Private Passenger Automobile Insurance
13.	**Filing Type**	☐ Rate/Loss Cost ☐ Rules ☒ Rates/Rules ☐ Forms ☐ Combination Rates/Rules/Forms ☐ Withdrawal ☐ Other (give description) -
14.	**Effective Date(s) Requested**	on new and renewal policies dated January 5, 2009 and later.
15.	**Reference Filing?**	☐ Yes ☒ No
16.	**Reference Organization** (if applicable)	n/a
17.	**Reference Organization # & Title**	n/a
18.	**Company's Date of Filing**	10/17/2008
19.	**Status of filing in domicile**	☒ Not Filed ☐ Pending ☐ Authorized ☐ Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	PV-24335m

21.	**Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

We respectfully submit a revision to our independent Private Passenger Auto program, which results in a rate level increase of 4.0%. The details of and support for the change are outlined in the attached Filing Memorandum and supporting exhibits.

The rate level changes contained in this filing specifically consider the expected effect that any prior changes in policy language will have on our future underwriting experience. The changes detailed in this filing reflect our best efforts to recognize our actuarially suggested income needs and have premiums that are as competitive as possible.

We do not rely solely on rate activity to achieve our objective of continued financial stability. We also concentrate on continued improvements in the way we service the business we write. These improvements range from internal expense controls to ongoing enhancements in the loss settlement process. We also invest and participate in many loss prevention and control activities. Attached is an exhibit that outlines some of these activities.

We submit this filing to be effective on new and renewal policies dated January 5, 2009 and later.

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 #: Submitted Via EFT
Amount: $100.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

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STATE FARM INSURANCE COMPANIES

Safety, Anti-Fraud, Quality, and Expense Control Initiatives

State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective health care and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

2. Working with The Children's Hospital of Philadelphia to research the number one killer of teens – automobile crashes – with a goal of developing effective, evidence based interventions aimed at saving young lives.

3. Researching factors that contribute to child injuries in crashes through support of a seven-year project with The Children's Hospital of Philadelphia and sponsoring Child Safety Seat check-ups.

4. Providing grants for a new program, Project Ignition '05, in partnership with the National Youth Leadership Council (NYLC). High school students and teachers submit ideas for a school or community public awareness campaign on the subject of Teen Driver Safety. Selected ideas receive a grant to implement the projects.

5. Advising the National Highway Traffic Safety Administration on such issues as passive restraints and seat belts, bumper standards, highway design, speed limits, large truck safety and drunk driving.

6. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.

7. Partnering with the Advocates for Highway and Auto Safety, the National Safety Council and others to promote primary seatbelt legislation and booster seat legislation on federal and state levels as well as supporting laws to control chemically-impaired driving.

8. Partnering with Meharry Medical College, a Historically Black College and University (HBCU) to address the disparity of seat belt usage in the African American community.

9. Supporting the Insurance Research Council (IRC), an organization that conducts research on a broad range of insurance topics.

10. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.

11. Training State Farm claim representatives to use a computer application called "frequency tracking" that detects patterns symptomatic of fraud.

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STATE FARM INSURANCE COMPANIES

Safety, Anti-Fraud, Quality, and Expense Control Initiatives

12. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.

13. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.

14. Encouraging auto manufacturers to design cars that are more damage- and theft-resistant and easier and less costly to repair.

15. Using alternative dispute resolution whenever possible as a more efficient and timesaving alternative to lawsuits in disputed claims.

16. Establishing internal programs that promote efficient claims handling. For example, expenses are reduced when agents can service certain claims directly.

17. Effectively managing expenses by efficiently using the services State Farm purchases and by regularly auditing telephone bills.

18. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.

19. Reviewing and reorganizing departments and areas in regional offices and at Corporate Headquarters in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.

20. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.

21. Using the Internet to efficiently communicate with both current and prospective policyholders.

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STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS AUTO INSURANCE PROGRAM
Filing Memorandum

We are implementing an increase of 4.0% to our premium income level. The changes by coverage are summarized in the table below:

Coverage	Type of Vehicle	% Change
BIPD Liability	Private Passenger	1.5%
Medical Payments	Private Passenger	12.3
Comprehensive	Private Passenger	12.3
Collision	Private Passenger	1.5
Uninsured Motor Vehicle	Private Passenger	13.8
Underinsured Motor Vehicle	Private Passenger	5.6
All Coverages	Private Passenger	4.2
	Miscellaneous	-0.1
	All Types	4.0%

INDICATED RATE LEVEL CHANGES

The enclosed Exhibits 1-10 set forth the actuarial calculation of the indicated private passenger rate level change for each of the major coverages, as well as for all coverages, all types of vehicles combined. As shown in Exhibit 10, the data for voluntary risks indicates the need for an overall increase of 6.1%.

The indicated rate changes in this filing are based upon the projected experience for the year centered around October 5, 2009. To develop the projected underwriting experience, we used the 2006 through 2008 second quarter underwriting experience as a database. The loss levels are projected based upon evaluations of the future claim costs and claim frequency levels. The experience before and after dividends is displayed in Exhibits 1 and 2.

Exhibit 3 displays the adjustments made to the actual underwriting experience. We adjusted the incurred losses and underwriting expenses to account for reserve changes. We have also adjusted the experience to remove certain non-recurring expenses. In addition, we adjusted the comprehensive coverage incurred losses to reflect an expected provision for catastrophic loss. The latest year of catastrophic losses is given 10% weight and the prior catastrophe provision is given 90% weight. Exhibit 4 displays the adjusted underwriting experience.

Another necessary adjustment to our experience is to reflect the current rate level in the earned premium. Exhibit 5 explains the current rate level adjustments in detail. Exhibit 6 shows average paid claim costs occurring in Arkansas, as well as the frequency with which claims are occurring on the respective coverages. The trends are developed by fitting the “least squares line of best fit” to the 12 most recent quarterly points by coverage (each point represents the average paid claims cost of the year ended at that point).

The selected cost and frequency trends were used to calculate the projected incurred losses. A detailed description of this procedure is provided in Exhibit 7.

Exhibits 8 and 9 outline the calculation of the projected underwriting expense ratios and the projected underwriting experience using the expense ratios. Using this projected underwriting experience, we then develop the rate change indications shown in Exhibit 10.

The actual, adjusted, and projected experience for uninsured motorist coverage and underinsured motorist coverage is shown in Exhibit 11.

The 0% allowance for underwriting profit and contingencies in the rate need calculation reflects the total financial needs of the State Farm Mutual Automobile Insurance Company during the time the revised rates will be in effect. In calculating the combined provision for underwriting profit and contingencies, we have reflected our anticipated investment income from all sources. For a more detailed explanation, please refer to enclosed Exhibit 12.

PRIVATE PASSENGER RATES AND RATING RELATIVITIES

We are revising private passenger base rates and rating relativities. The effects of these changes are included in the income effects as shown above for the applicable coverages.

1. Class Rating Factors – We are making a class rating factor change to youthful drivers with a farm utility usage classification (8M). With this revision we are reducing the rate differential between the farm and non-farm factor for youthful utility usage classification. With this change, the 8M class factor is increasing by 7.7%. There are no changes to other class rating factors.

2. Territory Changes – In a previous filing, we made several changes to our territory definitions. In order to help transition territories to their indicated rating factors, several interim territories were established. With this change, we are continuing to move toward, but not always to, the indicated territory factors. Changes to our territory rating factors are shown in Exhibit 13. The territory factors are based upon a study of our pure premium indications and reflect a flattening of certain expenses.

3. Statewide Average Base Rates – We are making changes to our statewide average base rate levels as shown in Exhibit 14.

MISCELLANEOUS VEHICLES

We are making the following income level changes for several miscellaneous types of vehicles:

Antiques	6.9%
Classics	9.1%
Motor Homes	5.4%
Motorcycles	-2.5%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

INDEX OF EXHIBITS

Private Passenger Filing

Exhibit and Description

1 Actual Underwriting Experience After Policyholder Dividends
2 Actual Underwriting Experience Before Policyholder Dividends
3 Adjustments to Actual Experience
4 Adjusted Underwriting Experience
5 Current Rate Level Adjustments
6 Average Claim Cost and Claim Frequency Data
7 Loss Projection Factors
8 Calculation of Projected Underwriting Expense Ratios
9 Projected Underwriting Experience
10 Indicated Rate Level Change
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12 Provision for Underwriting Profit and Contingencies
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STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE AFTER POLICYHOLDER DIVIDENDS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 302,747,866		$ 121,660,747		$ 16,431,851		$ 38,305,142		$ 85,100,605	
	IL/AE	200,766,844	66.3	73,966,613	60.8	9,409,416	57.3	35,786,517	93.4	54,240,356	63.7
	U. E.	100,695,821	33.3	41,573,563	34.2	5,473,153	33.3	12,276,195	32.0	28,096,404	33.0
	DIV.	15,184,900	5.0	6,031,778	5.0	808,335	4.9	1,926,005	5.0	4,340,498	5.1
	G/L	-13,899,699	-4.6	88,793	0.1	740,947	4.5	-11,683,575	-30.5	-1,576,653	-1.9
2007	E. P.	$ 297,021,507		$ 116,736,139		$ 15,020,521		$ 40,155,606		$ 82,706,061	
	IL/AE	195,257,641	65.7	76,508,912	65.5	10,150,062	67.6	24,182,659	60.2	57,152,529	69.1
	U. E.	98,558,207	33.2	39,170,260	33.6	4,920,566	32.8	13,374,318	33.3	26,993,037	32.6
	DIV.	241,479	0.1	86,001	0.1	2,486	0.0	63,400	0.2	69,963	0.1
	G/L	2,964,180	1.0	970,966	0.8	-52,593	-0.4	2,535,229	6.3	-1,509,468	-1.8
2008	E. P.	$ 149,293,801		$ 57,753,725		$ 7,300,640		$ 20,638,017		$ 41,717,675	
6 MOS	IL/AE	139,187,719	93.2	38,167,649	66.1	6,813,287	93.3	43,950,601	213.0	29,824,916	71.5
	U. E.	54,530,423	36.5	21,997,645	38.1	2,765,583	37.9	7,152,343	34.7	14,602,307	35.0
	DIV.	1,476	0.0	-1,989	0.0	-251	0.0	-709	0.0	-1,427	0.0
	G/L	-44,425,817	-29.8	-2,409,580	-4.2	-2,277,979	-31.2	-30,464,218	-147.6	-2,708,121	-6.5
TOTAL	E. P.	$ 749,063,174		$ 296,150,611		$ 38,753,012		$ 99,098,765		$ 209,524,341	
	IL/AE	535,212,204	71.5	188,643,174	63.7	26,372,765	68.1	103,919,777	104.9	141,217,801	67.4
	U. E.	253,784,451	33.9	102,741,468	34.7	13,159,302	34.0	32,802,856	33.1	69,691,748	33.3
	DIV.	15,427,855	2.1	6,115,790	2.1	810,570	2.1	1,988,696	2.0	4,409,034	2.1
	G/L	-55,361,336	-7.4	-1,349,821	-0.5	-1,589,625	-4.1	-39,612,564	-40.0	-5,794,242	-2.8

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
DIV. = POLICYHOLDER DIVIDENDS
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 1

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE BEFORE POLICYHOLDER DIVIDENDS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 302,747,866		$ 121,660,747		$ 16,431,851		$ 38,305,142		$ 85,100,605	
	IL/AE	200,766,844	66.3	73,966,613	60.8	9,409,416	57.3	35,786,517	93.4	54,240,356	63.7
	U. E.	100,695,821	33.3	41,573,563	34.2	5,473,153	33.3	12,276,195	32.0	28,096,404	33.0
	G/L	1,285,201	0.4	6,120,571	5.0	1,549,282	9.4	-9,757,570	-25.5	2,763,845	3.2
2007	E. P.	$ 297,021,507		$ 116,736,139		$ 15,020,521		$ 40,155,606		$ 82,706,061	
	IL/AE	195,257,641	65.7	76,508,912	65.5	10,150,062	67.6	24,182,659	60.2	57,152,529	69.1
	U. E.	98,558,207	33.2	39,170,260	33.6	4,920,566	32.8	13,374,318	33.3	26,993,037	32.6
	G/L	3,205,659	1.1	1,056,967	0.9	-50,107	-0.3	2,598,629	6.5	-1,439,505	-1.7
2008	E. P.	$ 149,293,801		$ 57,753,725		$ 7,300,640		$ 20,638,017		$ 41,717,675	
6 MOS	IL/AE	139,187,719	93.2	38,167,649	66.1	6,813,287	93.3	43,950,601	213.0	29,824,916	71.5
	U. E.	54,530,423	36.5	21,997,645	38.1	2,765,583	37.9	7,152,343	34.7	14,602,307	35.0
	G/L	-44,424,341	-29.8	-2,411,569	-4.2	-2,278,230	-31.2	-30,464,927	-147.6	-2,709,548	-6.5
TOTAL	E. P.	$ 749,063,174		$ 296,150,611		$ 38,753,012		$ 99,098,765		$ 209,524,341	
	IL/AE	535,212,204	71.5	188,643,174	63.7	26,372,765	68.1	103,919,777	104.9	141,217,801	67.4
	U. E.	253,784,451	33.9	102,741,468	34.7	13,159,302	34.0	32,802,856	33.1	69,691,748	33.3
	G/L	-39,933,481	-5.3	4,765,969	1.6	-779,055	-2.0	-37,623,868	-38.0	-1,385,208	-0.7

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 2

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTMENTS TO ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE

1. ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES TO REFLECT EFFECTS OF LIABILITY RESERVE CHANGES

CHANGES IN PRIOR ACCIDENT YEAR INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE REMOVED FROM THE CALENDAR YEAR EXPERIENCE PERIODS. (I.E., A CHANGE IN ACCIDENT YEAR 2006 INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES DURING 2007 IS SUBTRACTED FROM CALENDAR YEAR 2007).

ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES

CALENDAR PERIOD	(1) BODILY INJURY	(2) PROPERTY DAMAGE	(3) BODILY INJURY & PROPERTY DAMAGE (1) + (2)	(4) UNINSURED MOTORIST	(5) TOTAL (3) + (4)
2006	$ -907,553	$ -133,044	$ -1,040,597	$ 1,046,828	$ 6,231
2007	3,463,670	504,432	3,968,102	-128,196	3,839,906
2008 6 MOS	249,938	738,275	988,213	-2,215,027	-1,226,814
TOTAL	$ 2,806,055	$ 1,109,663	$ 3,915,718	$ -1,296,395	$ 2,619,323

	(6) BODILY INJURY AND PROPERTY DAMAGE LIABILITY	(7) MEDICAL PAYMENTS	(8) COMPREHENSIVE	(9) COLLISION	(10) ALL COVERAGES
2006	$ 0	$ 0	$ 0	$ 0	$ 0
2007	-67,888	-8,610	-24,009	-48,184	-173,930
2008 6 MOS	0	0	0	0	0
TOTAL	$ -67,888	$ -8,610	$ -24,009	$ -48,184	$ -173,930

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTMENTS TO ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE (CONT.)

2. ADJUSTMENTS TO INCURRED LOSSES TO REFLECT THE INCLUSION OF THE CATASTROPHE HAZARD FACTOR

ACTUAL CATASTROPHE LOSSES ARE REMOVED FROM EACH CALENDAR YEAR EXPERIENCE PERIOD AND REPLACED BY AVERAGE CATASTROPHE LOSSES, AS CALCULATED BELOW:

(11) 2006 INDICATED CATASTROPHE HAZARD FACTOR	(12) 2007 COMPREHENSIVE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES	(13) 2007 CATASTROPHE LOSSES INCLUDING ALLOCATED ADJUSTMENT EXPENSES	(14) 2007 NON-CATASTROPHE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (12) - COL (13)	(15) 2007 CATASTROPHE % COL (13) DIVIDED BY COL (14)	(16) 2007 INDICATED CATASTROPHE HAZARD FACTOR [COL (15) x .10] + [COL (11) x .90]
0.265	26,466,178	553,407	25,912,771	0.021	0.241

PREVIOUS YEAR CATASTROPHE HAZARD FACTOR:	0.265
CURRENT YEAR INDICATED CATASTROPHE HAZARD FACTOR (COL (16)):	0.241
PROPOSED CATASTROPHE HAZARD FACTOR*:	0.241

* THE CHANGE IN THE CATASTROPHE HAZARD FACTOR IS LIMITED TO ±.10 FROM THE PREVIOUS YEAR'S CATASTROPHE HAZARD FACTOR.

CALENDAR PERIOD	(17) PRIVATE PASSENGER COMPREHENSIVE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 2)	(18) CATASTROPHE LOSSES	(19) COL (17) EXCLUDING CATASTROPHE LOSSES COL (17) - COL (18)	(20) CATASTROPHE HAZARD FACTOR TIMES COL (19)	(21) CATASTROPHE ADJUSTMENT COL (20) - COL (18)
2006	$ 35,786,517	$ 12,275,963	$ 23,510,554	$ 5,666,044	$ -6,609,919
2007	24,182,659	499,636	23,683,023	5,707,608	5,207,972
2008 6 MOS	43,950,601	30,500,178	13,450,423	3,241,552	-27,258,626
TOTAL	$ 103,919,777	$ 43,275,778	$ 60,643,999	$ 14,615,204	$ -28,660,573

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTED VOLUNTARY UNDERWRITING EXPERIENCE

THE ACTUAL UNDERWRITING EXPERIENCE FROM EXHIBIT 2 IS MODIFIED TO REFLECT THE VARIOUS ADJUSTMENTS SET FORTH IN EXHIBIT 3.

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 302,747,866		$ 121,660,747		$ 16,431,851		$ 38,305,142		$ 85,100,605	
	IL/AE	193,629,127	64.0	72,926,016	59.9	9,409,416	57.3	29,176,598	76.2	54,240,356	63.7
	U. E.	100,695,821	33.3	41,573,563	34.2	5,473,153	33.3	12,276,195	32.0	28,096,404	33.0
	G/L	8,422,918	2.8	7,161,168	5.9	1,549,282	9.4	-3,147,651	-8.2	2,763,845	3.2
2007	E. P.	$ 297,021,507		$ 116,736,139		$ 15,020,521		$ 40,155,606		$ 82,706,061	
	IL/AE	204,789,118	68.9	80,477,014	68.9	10,150,062	67.6	29,390,631	73.2	57,152,529	69.1
	U. E.	98,384,277	33.1	39,102,372	33.5	4,911,956	32.7	13,350,309	33.2	26,944,853	32.6
	G/L	-6,151,888	-2.1	-2,843,247	-2.4	-41,497	-0.3	-2,585,334	-6.4	-1,391,321	-1.7
2008	E. P.	$ 149,293,801		$ 57,753,725		$ 7,300,640		$ 20,638,017		$ 41,717,675	
6 MOS	IL/AE	109,000,278	73.0	39,155,862	67.8	6,813,287	93.3	16,691,975	80.9	29,824,916	71.5
	U. E.	54,530,423	36.5	21,997,645	38.1	2,765,583	37.9	7,152,343	34.7	14,602,307	35.0
	G/L	-14,236,900	-9.5	-3,399,782	-5.9	-2,278,230	-31.2	-3,206,301	-15.5	-2,709,548	-6.5
TOTAL	E. P.	$ 749,063,174		$ 296,150,611		$ 38,753,012		$ 99,098,765		$ 209,524,341	
	IL/AE	507,418,523	67.7	192,558,892	65.0	26,372,765	68.1	75,259,204	75.9	141,217,801	67.4
	U. E.	253,610,521	33.9	102,673,580	34.7	13,150,692	33.9	32,778,847	33.1	69,643,564	33.2
	G/L	-11,965,870	-1.6	918,139	0.3	-770,445	-2.0	-8,939,286	-9.0	-1,337,024	-0.6

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 4

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY CURRENT RATE LEVEL ADJUSTMENTS

1. THE EXPERIENCE PERIOD IS AFFECTED BY THE FOLLOWING RATE CHANGES.

		PRIVATE PASSENGER VEHICLES			
DATE	ALL TYPE VEHICLES ALL COVERAGES	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	MEDICAL PAYMENTS	COMPREHENSIVE	COLLISION
09/29/2005	-1.0 %	+1.0 %	-0.6 %	-5.6 %	-1.9 %
03/29/2006	-0.7	-1.4	-1.6	-0.5	-0.1
12/27/2006	-4.4	-3.1	-5.7	+3.2	-9.8
03/12/2007	-2.8	-4.0	-7.1	-1.2	-2.2
04/07/2008	+1.7	+4.4	+7.5	+1.2	-2.8

2. THE CURRENT RATE LEVEL ADJUSTMENTS ALSO INCLUDE THE EFFECT FROM THE MODEL YEAR RATING PROGRAM, IRG SHIFT AND DEDUCTIBLE SHIFT EXPECTED TO BE REALIZED DURING THE PROJECTED EXPERIENCE PERIOD.

CALENDAR PERIOD	ALL TYPE VEHICLES ALL COVERAGES	COMPREHENSIVE	COLLISION
01/01/2006 TO 01/01/2007	+2.1 %	+3.3 %	+6.2 %
01/01/2007 TO 01/01/2008	+2.0	+3.3	+5.9
01/01/2008 TO 01/01/2009	+1.6	+2.2	+4.8
01/01/2009 TO 01/01/2010	+1.3	+1.5	+4.0
01/01/2010 TO 01/05/2010	+0.0	+0.0	+0.0

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2006	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 121,660,747	$ 117,397,507
	MEDICAL PAYMENTS COVERAGE	16,431,851	15,348,685
	COMPREHENSIVE	38,305,142	42,410,858
	COLLISION	85,100,605	85,273,100
	ALL COVERAGES	302,747,866	300,699,524

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY CURRENT RATE LEVEL ADJUSTMENTS (CONT.)

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2007	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 116,736,139	$ 118,738,424
	MEDICAL PAYMENTS COVERAGE	15,020,521	15,387,443
	COMPREHENSIVE	40,155,606	42,545,543
	COLLISION	82,706,061	85,791,961
	ALL COVERAGES	297,021,507	305,203,678
2008 6 MOS	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 57,753,725	$ 60,006,120
	MEDICAL PAYMENTS COVERAGE	7,300,640	7,783,212
	COMPREHENSIVE	20,638,017	21,368,603
	COLLISION	41,717,675	43,261,229
	ALL COVERAGES	149,293,801	154,728,095
TOTAL	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 296,150,611	$ 296,142,051
	MEDICAL PAYMENTS COVERAGE	38,753,012	38,519,340
	COMPREHENSIVE	99,098,765	106,325,004
	COLLISION	209,524,341	214,326,290
	ALL COVERAGES	749,063,174	760,631,297

4. A PORTION OF THE UNDERWRITING EXPENSES (SERVICE COMPENSATION AND PREMIUM TAXES) VARIES DIRECTLY WITH PREMIUMS. THE ALL COVERAGES ADJUSTED UNDERWRITING EXPENSES, REFLECTING 13.6% OF THE PREMIUM CHANGE GENERATED BY THE CURRENT LEVEL CALCULATION ARE SHOWN BELOW.

CALENDAR PERIOD	(3) UNDERWRITING EXPENSES (EXHIBIT 4)	(4) CHANGE IN EARNED PREMIUM COL (2) - COL (1)	(5) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL COL (3) + 0.136 X COL (4)
2006	$ 100,695,821	$ -2,048,342	$ 100,417,246
2007	98,384,277	8,182,171	99,497,052
2008 6 MOS	54,530,423	5,434,294	55,269,487
TOTAL	$ 253,610,521	$ 11,568,123	$ 255,183,786

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - BODILY INJURY LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2005 3	2,820	3,877	2,916	3,726	$ 28,311,188	$ 38,745,499	$ 9,993.68	442,562	8.42	$ 84.15
2005 4	3,717	3,717	2,870	3,596	37,506,768	37,506,768	10,090.60	445,566	8.07	81.43
2006 1	886	3,613	2,834	3,573	8,877,981	36,985,152	10,236.69	448,572	7.97	81.59
2006 2	1,779	3,630	2,803	3,447	18,533,198	37,008,016	10,195.05	451,471	7.64	77.89
2006 3	2,600	3,497	2,820	3,401	26,146,386	35,341,966	10,106.37	454,096	7.49	75.70
2006 4	3,463	3,463	2,907	3,500	35,327,940	35,327,940	10,201.54	456,361	7.67	78.25
2007 1	889	3,466	2,777	3,409	8,264,851	34,714,810	10,015.81	458,625	7.43	74.42
2007 2	1,750	3,434	2,789	3,420	17,271,469	34,066,211	9,920.27	461,153	7.42	73.61
2007 3	2,625	3,488	2,829	3,497	25,717,058	34,898,612	10,005.34	463,990	7.54	75.44
2007 4	3,498	3,498	2,899	3,490	34,702,482	34,702,482	9,920.66	467,140	7.47	74.11
2008 1	872	3,481	2,793	3,497	10,224,331	36,661,962	10,532.02	470,408	7.43	78.25
2008 2	1,758	3,506	2,724	3,441	20,362,658	37,793,671	10,779.71	473,680	7.26	78.26
ANNUALIZED										
2008 2	1,758		2,724	1,583	20,362,658		11,582.85	476,364	6.65	77.03

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$121.88	$10,334.06	1.2 %	3,506	55 %	4.9 %	2.9 %
INCURRED FREQUENCY	-0.32	7.21	-4.5			-3.3	-4.0

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - PROPERTY DAMAGE LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2005 3	11,118	14,561	1,396	14,662	$ 28,907,274	$ 37,976,660	$ 2,608.11	442,562	33.13	$ 86.41
2005 4	14,480	14,480	1,432	14,202	38,439,050	38,439,050	2,654.63	445,566	31.87	84.60
2006 1	3,562	14,233	1,296	14,153	9,414,926	37,990,810	2,669.21	448,572	31.55	84.21
2006 2	6,968	13,900	1,424	13,869	18,506,144	37,463,840	2,695.24	451,471	30.72	82.80
2006 3	10,461	13,823	1,460	13,887	27,964,745	37,496,521	2,712.62	454,096	30.58	82.95
2006 4	13,983	13,983	1,630	14,181	37,683,474	37,683,474	2,694.95	456,361	31.07	83.73
2007 1	3,726	14,147	1,508	14,359	10,127,757	38,396,305	2,714.10	458,625	31.31	84.98
2007 2	7,315	14,330	1,552	14,458	20,106,857	39,284,187	2,741.39	461,153	31.35	85.94
2007 3	10,856	14,378	1,675	14,593	30,170,991	39,889,720	2,774.36	463,990	31.45	87.25
2007 4	14,550	14,550	1,705	14,625	40,610,448	40,610,448	2,791.10	467,140	31.31	87.39
2008 1	3,614	14,438	1,520	14,450	10,067,068	40,549,759	2,808.54	470,408	30.72	86.28
2008 2	7,099	14,334	1,435	14,217	19,742,109	40,245,700	2,807.71	473,680	30.01	84.26
ANNUALIZED										
2008 2	7,099		1,435	6,829	19,742,109		2,780.97	476,364	28.67	79.73

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$69.02	$2,817.57	2.4 %	14,334	100 %	2.2 %	2.4 %
INCURRED FREQUENCY	-0.56	30.48	-1.8			-1.9	-1.8

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - MEDICAL PAYMENTS COVERAGE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2005 3	3,039	4,047	2,292	4,401	$ 8,754,115	$ 11,569,946	$ 2,858.89	378,908	11.61	$ 33.19
2005 4	4,241	4,241	2,160	4,353	11,509,249	11,509,249	2,713.81	380,887	11.43	31.02
2006 1	1,544	4,834	1,588	4,324	2,987,269	11,628,034	2,405.47	382,864	11.29	27.16
2006 2	2,603	4,894	1,598	4,215	5,872,734	11,732,862	2,397.40	384,747	10.96	26.28
2006 3	3,413	4,615	1,799	4,122	8,135,024	10,890,158	2,359.73	386,443	10.67	25.18
2006 4	4,469	4,469	1,759	4,068	10,423,300	10,423,300	2,332.36	387,892	10.49	24.47
2007 1	859	3,784	1,882	4,078	2,203,772	9,639,803	2,547.52	389,396	10.47	26.67
2007 2	1,611	3,477	2,134	4,013	4,310,673	8,861,239	2,548.53	391,278	10.26	26.15
2007 3	2,638	3,694	2,251	4,146	7,392,552	9,680,828	2,620.69	393,739	10.53	27.60
2007 4	3,561	3,561	2,083	3,885	9,804,901	9,804,901	2,753.41	396,909	9.79	26.96
2008 1	938	3,640	2,523	4,281	3,000,491	10,601,620	2,912.53	400,539	10.69	31.13
2008 2	1,909	3,859	2,417	4,142	6,281,249	11,775,477	3,051.43	404,198	10.25	31.28
ANNUALIZED										
2008 2	1,909		2,417	2,243	6,281,249		3,290.33	407,528	11.01	36.23

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$115.25	$2,783.61	4.1 %	3,859	60 %	2.4 %	3.4 %
INCURRED FREQUENCY	-0.50	10.02	-5.0			-5.1	-5.0

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - COMPREHENSIVE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2005 3	23,982	31,424	570	31,413	$ 17,662,486	$ 24,261,221	$ 772.06	361,727	86.84	$ 67.05
2005 4	31,378	31,378	754	31,420	24,926,682	24,926,682	794.40	363,834	86.36	68.60
2006 1	5,685	29,294	524	29,316	5,923,951	24,659,148	841.78	365,884	80.12	67.44
2006 2	11,593	27,244	611	27,222	12,691,455	25,827,122	947.99	367,844	74.00	70.15
2006 3	17,043	24,439	599	24,468	18,612,277	25,876,473	1,058.82	369,684	66.19	70.08
2006 4	22,324	22,324	650	22,220	26,056,520	26,056,520	1,167.20	371,332	59.84	69.85
2007 1	4,987	21,626	480	21,582	6,806,402	26,938,971	1,245.68	373,086	57.85	72.06
2007 2	10,087	20,818	527	20,734	12,298,138	25,663,203	1,232.74	375,119	55.27	68.13
2007 3	15,252	20,533	585	20,519	17,984,566	25,428,809	1,238.44	377,497	54.36	67.32
2007 4	20,438	20,438	710	20,498	25,459,343	25,459,343	1,245.69	380,207	53.91	67.16
2008 1	5,271	20,722	751	20,993	7,356,543	26,009,484	1,255.16	382,996	54.81	68.80
2008 2	10,827	21,178	736	21,387	14,782,669	27,943,874	1,319.48	385,596	55.46	73.18
ANNUALIZED										
2008 2	10,827		736	10,853	14,782,669		1,365.35	387,746	55.98	76.43

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$210.47	$1,382.68	15.2 %	21,178	75 %	8.3 %	13.5 %
INCURRED FREQUENCY	-13.22	47.23	-28.0			-12.2	-24.1

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - COLLISION

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2005 3	15,356	20,147	1,688	19,831	$ 43,925,389	$ 58,045,035	$ 2,881.08	352,407	56.27	$ 162.12
2005 4	19,948	19,948	1,915	19,514	58,148,073	58,148,073	2,914.98	354,493	55.05	160.47
2006 1	4,942	19,597	1,644	19,540	13,412,822	56,338,982	2,874.88	356,524	54.81	157.57
2006 2	9,660	19,242	1,753	19,113	27,497,183	55,802,818	2,900.05	358,468	53.32	154.63
2006 3	14,664	19,256	1,754	19,322	42,072,851	56,295,535	2,923.53	360,263	53.63	156.79
2006 4	19,400	19,400	1,837	19,322	56,047,767	56,047,767	2,889.06	361,837	53.40	154.28
2007 1	5,181	19,639	1,752	19,747	15,867,438	58,502,383	2,978.89	363,525	54.32	161.81
2007 2	10,182	19,922	1,833	20,002	29,877,374	58,427,958	2,932.84	365,508	54.72	160.49
2007 3	15,183	19,919	1,965	20,130	44,250,619	58,225,535	2,923.12	367,857	54.72	159.95
2007 4	20,006	20,006	2,121	20,290	58,556,792	58,556,792	2,926.96	370,571	54.75	160.25
2008 1	5,066	19,891	1,994	20,133	16,365,534	59,054,888	2,968.93	373,372	53.92	160.08
2008 2	9,992	19,816	1,950	19,933	31,269,613	59,949,031	3,025.28	375,987	53.02	160.40
ANNUALIZED										
2008 2	9,992		1,950	9,821	31,269,613		3,129.46	378,117	51.95	162.58

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$37.34	$2,979.64	1.3 %	19,816	100 %	1.0 %	1.3 %
INCURRED FREQUENCY	-0.49	53.65	-0.9			-1.6	-0.9

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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CALCULATION OF PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES AND PROJECTED UNDERWRITING EXPENSES

1. LOSS PROJECTION FACTORS: THE TABLE BELOW SUMMARIZES THE PROJECTED COST AND FREQUENCY AND THE CALCULATION OF FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES. EXPERIENCE IS PROJECTED TO THE YEAR CENTERED AROUND 10/05/2009. THE PROJECTED COST X FREQUENCY IS CALCULATED AS THE PRODUCT OF THE PROJECTED COST AND PROJECTED FREQUENCY, AND THE FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE THE QUOTIENTS OF THE PROJECTED COST X FREQUENCY AND THE COST X FREQUENCY PRODUCTS FOR 2006 , 2007 AND 2008 6 MOS (ANNUALIZED)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		AVERAGE CLAIM COST AND FREQUENCY (EXHIBIT 6 COL (7), (9), (10))						LOSS PROJECTION FACTORS*			PAID LOSS DISTRIBUTION		
COVERAGE	ITEM	2006	2007	2008 6 MOS	ANNUALIZED	PROJECTED ANNUAL TREND	PROJECTED CLAIM COST & FREQUENCY (COL (3) X (1.000 + COL (5) X 1.7583))	2006	2007	2008 6 MOS	2006	2007	2008 6 MOS
BODILY	COST	$ 10,201.54	9,920.66	10,779.71	11,582.85	2.9%	$ 11,329.37						
INJURY	FREQ PER 1000	7.67	7.47	7.26	6.65	0.0%	7.26						
LIABILITY	COST X FREQ.	$ 78.25	74.11	78.26	77.03		$ 82.25						
PROPERTY	COST	$ 2,694.95	2,791.10	2,807.71	2,780.97	2.4%	$ 2,926.19						
DAMAGE	FREQ PER 1000	31.07	31.31	30.01	28.67	0.0%	30.01						
LIABILITY	COST X FREQ.	$ 83.73	87.39	84.26	79.73		$ 87.81						
BODILY INJURY AND PROPERTY DAMAGE LIABILITY	COST X FREQ.	$ 161.98	161.50	162.52	156.76		$ 170.06	1.0499	1.0530	1.0848	0.441	0.445	0.434
MEDICAL	COST	$ 2,332.36	2,753.41	3,051.43	3,290.33	0.0%	$ 3,051.43						
PAYMENTS	FREQ PER 1000	10.49	9.79	10.25	11.01	0.0%	10.25						
	COST X FREQ.	$ 24.47	26.96	31.28	36.23		$ 31.28	1.2783	1.1602	0.8634	0.063	0.058	0.068
	COST	$ 1,167.20	1,245.69	1,319.48	1,365.35	2.0%	$ 1,365.88						
COMPREHENSIVE	FREQ PER 1000	59.84	53.91	55.46	55.98	0.0%	55.46						
	COST X FREQ.	$ 69.85	67.16	73.18	76.43		$ 75.75	1.0845	1.1279	0.9911	0.157	0.151	0.160
	COST	$ 2,889.06	2,926.96	3,025.28	3,129.46	2.0%	$ 3,131.67						
COLLISION	FREQ PER 1000	53.40	54.75	53.02	51.95	0.0%	53.02						
	COST X FREQ.	$ 154.28	160.25	160.40	162.58		$ 166.04	1.0762	1.0361	1.0213	0.339	0.346	0.338
ALL COVERAGES								1.0786	1.0647	1.0333			

* THE ALL COVERAGES LOSS PROJECTION FACTORS ARE THE AVERAGE OF INDIVIDUAL COVERAGES' LOSS PROJECTION FACTORS, WEIGHTED WITH THE PAID LOSS DISTRIBUTION.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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VOLUNTARY PROJECTED INCURRED LOSSES, ALLOCATED ADJUSTMENT EXPENSES AND UNDERWRITING EXPENSES (CONT.)

2. PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES:

CALENDAR PERIOD	COVERAGE	(13) LOSS PROJECTION FACTORS COLS (7 TO 9) ABOVE	(14) ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 4)	(15) PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (13) X COL (14)
2006	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0499	$ 72,926,016	$ 76,565,024
	MEDICAL PAYMENTS COVERAGE	1.2783	9,409,416	12,028,056
	COMPREHENSIVE	1.0845	29,176,598	31,642,021
	COLLISION	1.0762	54,240,356	58,373,471
	ALL COVERAGES	1.0786	193,629,127	208,848,376
2007	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0530	$ 80,477,014	$ 84,742,296
	MEDICAL PAYMENTS COVERAGE	1.1602	10,150,062	11,776,102
	COMPREHENSIVE	1.1279	29,390,631	33,149,693
	COLLISION	1.0361	57,152,529	59,215,735
	ALL COVERAGES	1.0647	204,789,118	218,038,974
2008 6 MOS	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0848	$ 39,155,862	$ 42,476,279
	MEDICAL PAYMENTS COVERAGE	0.8634	6,813,287	5,882,592
	COMPREHENSIVE	0.9911	16,691,975	16,543,416
	COLLISION	1.0213	29,824,916	30,460,187
	ALL COVERAGES	1.0333	109,000,278	112,629,987

3. EXPENSE PROJECTION FACTORS: BASED ON COUNTRYWIDE DATA, UNDERWRITING EXPENSES GENERATE AN ANNUAL TREND OF +1.0%. THE PROJECTION FACTORS FOR 2006, 2007, AND 2008 6 MOS ARE 1.0326, 1.0226, AND 1.0151.

4. PROJECTED ALL COVERAGES UNDERWRITING EXPENSES:

CALENDAR PERIOD	(16) EXPENSE PROJECTION FACTORS (SECTION 3)	(17) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL (EXHIBIT 5)	(18) PROJECTED UNDERWRITING EXPENSES COL (16) X COL (17)
2006	1.0326	$ 100,417,246	$ 103,690,848
2007	1.0226	99,497,052	101,745,685
2008 6 MOS	1.0151	55,269,487	56,104,056
TOTAL		$ 255,183,786	$ 261,540,589

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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CALCULATION OF PROJECTED VOLUNTARY UNDERWRITING EXPENSE RATIOS

WHILE OUR RATING FORMULA UTILIZES THE FAMILIAR LOSS RATIO TEST, IT IS NECESSARY TO MODIFY SUCH TEST FOR OUR PURPOSES SINCE THE UNDERWRITING EXPENSES INCLUDE ITEMS WHICH DO NOT VARY DIRECTLY WITH PREMIUMS. "FORMULA EXPENSE RATIOS" ARE DEFINED AS THE EXPENSE RATIOS THAT WOULD EXIST IF THE RATE LEVELS WERE EXACTLY ADEQUATE AND ARE DEVELOPED AS FOLLOWS:

1. THE ALL COVERAGES INDICATED RATE CHANGE IS DERIVED BY SOLVING THE FOLLOWING EQUATION:

$$(1.000 - .136) \times I.C. + G' = G \times (1.000 + I.C.)$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE
G' = PROJECTED UNDERWRITING GAIN OR LOSS RATIO
G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES
1.000 INDICATES EARNED PREMIUM
.136 INDICATES THAT 13.6% OF THE RATE CHANGE IS ALLOCATED TO EXPENSES

THIS EQUATION REDUCES TO: $I.C. = \frac{G - G'}{.864 - G}$

2. THE ALL COVERAGES FORMULA EXPENSE RATIO IS: $F.E.R. = \frac{E + (I.C. \times .136)}{1.000 + I.C.}$

WHERE F.E.R. = FORMULA EXPENSE RATIO
E = PROJECTED UNDERWRITING EXPENSE RATIO

SUBSTITUTING $\frac{G - G'}{.864 - G}$ FOR I.C. , THIS EQUATION REDUCES TO: $F.E.R. = E - \frac{(G - G') \times (E - .136)}{.864 - G'}$

3. THE ALL COVERAGES PROJECTED EXPERIENCE IS:

	2006	%	2007	%	2008 6 MOS	%
CURRENT LEVEL E.P. *	$ 300,699,524		$ 305,203,678		$ 154,728,095	
PROJECTED IL/AE **	208,848,376	69.5	218,038,974	71.4	112,629,987	72.8
PROJECTED U. E. **	103,690,848	34.5	101,745,685	33.3	56,104,056	36.3
PROJECTED G/L	-11,839,700	-3.9	-14,580,981	-4.8	-14,005,948	-9.1

4. THE FORMULA DERIVED IN SECTION 2 ABOVE, WHEN APPLIED TO THE ALL COVERAGES PROJECTED EXPERIENCE PROVIDED IN SECTION 3 ABOVE, PRODUCES THE FOLLOWING:

	2006	2007	2008 6 MOS
E	34.5 %	33.3 %	36.3 %
G'	-3.9	-4.8	-9.1
G	0.0	0.0	0.0
F.E.R.	33.6	32.3	34.1

* TAKEN FROM EXHIBIT 5
** TAKEN FROM EXHIBIT 7

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

CALCULATION OF PROJECTED VOLUNTARY UNDERWRITING EXPENSE RATIOS (CONT.)

5. INDIVIDUAL COVERAGE "FORMULA EXPENSE RATIOS" ARE DETERMINED BY APPLICATION OF FACTOR RELATIONSHIPS TO THE ALL COVERAGES FORMULA EXPENSE RATIO, WITH THE FACTORS DEVELOPED FROM THE UNDERWRITING EXPENSE RATIOS FROM EXHIBIT 4.

CALENDAR PERIOD	COVERAGE	(1) UNDERWRITING EXPENSE RATIO (EXHIBIT 4)	(2) COLUMN (1) DIVIDED BY ALL COVERAGES RATIO IN COLUMN (1)	(3) ALL COVERAGES FORMULA EXPENSE RATIO SECT. 4, EXHIBIT 8	(4) FORMULA EXPENSE RATIO (2) X (3)
2006	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	34.2 %	1.027		34.5 %
	MEDICAL PAYMENTS COVERAGE	33.3	1.000		33.6
	COMPREHENSIVE	32.0	0.961		32.3
	COLLISION	33.0	0.991		33.3
	ALL COVERAGES	33.3	1.000	33.6 %	33.6
2007	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	33.5 %	1.012		32.7 %
	MEDICAL PAYMENTS COVERAGE	32.7	0.988		31.9
	COMPREHENSIVE	33.2	1.003		32.4
	COLLISION	32.6	0.985		31.8
	ALL COVERAGES	33.1	1.000	32.3 %	32.3
2008 6 MOS	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	38.1 %	1.044		35.6 %
	MEDICAL PAYMENTS COVERAGE	37.9	1.038		35.4
	COMPREHENSIVE	34.7	0.951		32.4
	COLLISION	35.0	0.959		32.7
	ALL COVERAGES	36.5	1.000	34.1 %	34.1

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

PROJECTED VOLUNTARY UNDERWRITING EXPERIENCE WITH FORMULA EXPENSE RATIOS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 300,699,524		$ 117,397,507		$ 15,348,685		$ 42,410,858		$ 85,273,100	
	IL/AE	208,848,376	69.5	76,565,024	65.2	12,028,056	78.4	31,642,021	74.6	58,373,471	68.5
	U. E.	101,035,040	33.6	40,502,140	34.5	5,157,158	33.6	13,698,707	32.3	28,395,942	33.3
2007	E. P.	$ 305,203,678		$ 118,738,424		$ 15,387,443		$ 42,545,543		$ 85,791,961	
	IL/AE	218,038,974	71.4	84,742,296	71.4	11,776,102	76.5	33,149,693	77.9	59,215,735	69.0
	U. E.	98,580,788	32.3	38,827,465	32.7	4,908,594	31.9	13,784,756	32.4	27,281,844	31.8
2008	E. P.	$ 154,728,095		$ 60,006,120		$ 7,783,212		$ 21,368,603		$ 43,261,229	
6 MOS	IL/AE	112,629,987	72.8	42,476,279	70.8	5,882,592	75.6	16,543,416	77.4	30,460,187	70.4
	U. E.	52,762,280	34.1	21,362,179	35.6	2,755,257	35.4	6,923,427	32.4	14,146,422	32.7
TOTAL	E. P.	$ 760,631,297		$ 296,142,051		$ 38,519,340		$ 106,325,004		$ 214,326,290	
	IL/AE	539,517,337	70.9	203,783,599	68.8	29,686,750	77.1	81,335,130	76.5	148,049,393	69.1
	U. E.	252,378,108	33.2	100,691,784	34.0	12,821,009	33.3	34,406,890	32.4	69,824,208	32.6

E. P. = EARNED PREMIUM (FROM EXHIBIT 5)
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (FROM EXHIBIT 7)
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES (FROM EXHIBIT 8)

EXHIBIT 9

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

CALCULATION OF VOLUNTARY RATE CHANGE INDICATIONS

1. THE INDICATED RATE CHANGES ARE DERIVED BY SOLVING THE FOLLOWING EQUATIONS (LOSS RATIO TEST):

$$1.000 + I.C. = \frac{A.L.R.}{P.L.R}, \quad \text{AND} \quad P.L.R. = 1.OOO - F.E.R. - G$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE (LOSS RATIO TEST)
A.L.R. = PROJECTED LOSS RATIO (EXHIBIT 9)
P.L.R. = PERMISSIBLE LOSS RATIO
F.E.R. = FORMULA EXPENSE RATIO (EXHIBIT 9)
G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES

SOLVING THESE EQUATIONS YIELDS: $I.C. = \frac{A.L.R.}{1.000 - F.E.R. - G} - 1.000$

2. THIS FORMULA WHEN APPLIED TO THE DATA PROVIDED IN EXHIBIT 9, PRODUCES THE FOLLOWING INDICATED RATE LEVEL CHANGES:

BODILY INJURY AND PROPERTY DAMAGE LIABILITY:

$$\frac{68.8}{100.0 - 34.0 - 0.0} - 1.000 = \frac{68.8}{66.0} - 1.000 = 0.042, \text{ OR } +4.2\% \text{ INDICATED}$$

MEDICAL PAYMENTS COVERAGE:

$$\frac{77.1}{100.0 - 33.3 - 0.0} - 1.000 = \frac{77.1}{66.7} - 1.000 = 0.156, \text{ OR } +15.6\% \text{ INDICATED}$$

COMPREHENSIVE:

$$\frac{76.5}{100.0 - 32.4 - 0.0} - 1.000 = \frac{76.5}{67.6} - 1.000 = 0.132, \text{ OR } +13.2\% \text{ INDICATED}$$

COLLISION:

$$\frac{69.1}{100.0 - 32.6 - 0.0} - 1.000 = \frac{69.1}{67.4} - 1.000 = 0.025, \text{ OR } +2.5\% \text{ INDICATED}$$

ALL COVERAGES:

$$\frac{70.9}{100.0 - 33.2 - 0.0} - 1.000 = \frac{70.9}{66.8} - 1.000 = 0.061, \text{ OR } +6.1\% \text{ INDICATED}$$

EXHIBIT 10

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

Uninsured Motor Vehicle Coverage

		2006		2007		2008 - 6 months		Total	
	Item	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.
Actual Voluntary	E.P.	7,387,727	100.0%	8,191,911	100.0%	4,394,891	100.0%	19,974,529	100.0%
Underwriting	IL/AE	8,870,861	120.1%	7,836,361	95.7%	4,607,118	104.8%	21,314,340	106.7%
Experience	U.E.	2,521,868	34.1%	2,723,851	33.3%	1,716,200	39.0%	6,961,919	34.9%
	G/L	-4,005,002	-54.2%	-2,368,301	-28.9%	-1,928,427	-43.9%	-8,301,730	-41.6%
Adjusted Voluntary	E.P.	7,387,727	100.0%	8,191,911	100.0%	4,394,891	100.0%	19,974,529	100.0%
Underwriting	IL/AE	6,686,616	90.5%	7,934,746	96.9%	4,788,632	109.0%	19,409,994	97.2%
Experience	U.E.	2,521,868	34.1%	2,718,884	33.2%	1,716,200	39.0%	6,956,952	34.8%
	G/L	-1,820,757	-24.6%	-2,461,719	-30.1%	-2,109,941	-48.0%	-6,392,417	-32.0%
Projected Voluntary	E.P.	9,708,202	100.0%	10,015,953	100.0%	5,147,736	100.0%	24,871,891	100.0%
Underwriting	IL/AE	7,296,435	75.2%	8,436,222	84.2%	4,990,712	96.9%	20,723,369	83.3%
Experience	U.E.	3,339,621	34.4%	3,245,169	32.4%	1,873,776	36.4%	8,458,566	34.0%
(with formula expense ratios)									

E.P. - Earned Premium
IL/AE - Incurred Losses and Paid Allocated Loss Adjustment Expenses
U.E. - Underwriting Expenses
G/L - Gain or Loss

Indicated Rate Level Change:

$$\frac{83.30}{100.0 - 34 - 0.0} - 1 = \frac{83.3}{66.0} - 1 = 26.2\%$$

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

Underinsured Motor Vehicle Coverage

		2006		2007		2008 - 6 months		Total	
	Item	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.
Actual Voluntary	E.P.	12,743,301	100.0%	12,242,720	100.0%	6,212,114	100.0%	31,198,135	100.0%
Underwriting	IL/AE	3,852,018	30.2%	8,469,592	69.2%	6,818,040	109.8%	19,139,650	61.3%
Experience	U.E.	3,674,292	28.8%	3,903,423	31.9%	2,283,552	36.8%	9,861,267	31.6%
	G/L	5,216,991	40.9%	-130,295	-1.1%	-2,889,478	-46.5%	2,197,218	7.0%
Adjusted Voluntary	E.P.	12,743,301	100.0%	12,242,720	100.0%	6,212,114	100.0%	31,198,135	100.0%
Underwriting	IL/AE	7,083,091	55.6%	8,243,011	67.3%	4,421,499	71.2%	19,747,601	63.3%
Experience	U.E.	3,674,292	28.8%	3,896,303	31.8%	2,283,552	36.8%	9,854,147	31.6%
	G/L	1,985,918	15.6%	103,406	0.8%	-492,937	-7.9%	1,596,387	5.1%
Projected Voluntary	E.P.	10,826,077	100.0%	11,290,892	100.0%	5,918,281	100.0%	28,035,250	100.0%
Underwriting	IL/AE	7,752,443	71.6%	8,782,928	77.8%	4,614,719	78.0%	21,150,090	75.4%
Experience	U.E.	3,150,388	29.1%	3,500,177	31.0%	2,035,889	34.4%	8,686,454	31.0%
(with formula expense ratios)									

E.P. - Earned Premium
IL/AE - Incurred Losses and Paid Allocated Loss Adjustment Expenses
U.E. - Underwriting Expenses
G/L - Gain or Loss

Indicated Rate Level Change:

$$\frac{75.40}{100.0 - 31 - 0.0} - 1 = \frac{75.4}{69.0} - 1 = 9.3\%$$

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

PROVISION FOR UNDERWRITING PROFIT AND CONTINGENCIES

AUTOMOBILE INSURANCE OPERATIONS

The following analysis demonstrates that the use of a 0% combined provision for underwriting profit and contingencies, together with expected investment income, will produce an expected total return after tax for State Farm which is reasonable when compared to that earned by other industries. This will enable the company to serve the insurance needs of its policyholders and meet its obligations in a growing market. These earnings provide the only source of funds for its Policyholder Protection Fund (Surplus), which is essential to State Farm's continued growth and financial strength.

Total Financial Needs Analysis

A. Auto insurance rates traditionally include provisions for expected losses and expenses (including an estimate of expected catastrophe losses) and a combined provision for underwriting profit and contingencies. The contingency provision reflects an allowance in the rates for losses and expenses arising from events which cannot be reasonably foreseen or predicted. It thus represents an allowance for adverse fluctuations from the otherwise expected results. The underwriting profit provision reflects the expected difference between earned premiums and incurred losses, expenses and contingencies. The need for a contingency element in the rates is generally accepted actuarially and recognized in nearly all rating laws. Over the long-term, the contingency provision will not be actually realized as an underwriting profit, but will be offset by unanticipated losses and expenses.

State Farm's underwriting profit from automobile operations, before federal taxes, has averaged -5.5% (see Page 4, Column 2) during the last 12 years. These results were generated during a period when the filed rates generally included a combined provision averaging 0.1% for underwriting profit and contingencies. Thus the contingency element has been averaging in excess of 2.0% of earned premium.

It is therefore reasonable to expect that a 0% combined provision for underwriting profit and contingencies will produce an actual underwriting loss of approximately 2%.

B. As a percent of mean invested assets, net investment income (interest, dividends and real estate income) averaged 4.1% over the past 12 years and 3.9% over the past 6 years (Page 5, Column 1). Based on the analysis of these results, it is reasonable to expect a return of 4.0% on invested assets during the time the rates will be in effect.

Capital gains have fluctuated between -9.9% and 9.9% of mean invested assets over the past 12 years (Page 5, Column 2). The latest 12-year average is 2.4%, the prior 12-year average is 3.5%, and the 24-year average is 3.0%. The expected contribution of capital gains during the period rates will be in effect is 3.0% of invested assets.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
(Continued)

The sum of the net investment income and capital gains as a percent of mean invested assets is expected to be 7.0% during the time the rates will be in effect.

C. Other income, largely service charges for premium installment plans, has averaged 0.4% of earned premium during the past 12 years (Page 4, Column 3). These charges were increased in 2003, and as a result the expected income during that time the rates will be in effect is 0.7% (as earned in 2007).

D. All of these income sources combine to yield an expected insurance operating profit of 3.6%, before tax, on earned premiums, as summarized in the table on the following page. This includes the expected investment income attributable to the unearned and advance premiums, loss, and loss adjustment expense reserves, as well as the expected underwriting results.

E. In order to demonstrate that this profit provision is reasonable in comparison to the total after-tax return for other industries, a 2:1 premium-to-surplus ratio is used for this ratemaking analysis. A 2:1 ratio is a general measure of minimum necessary surplus that is often used for automobile insurers, without taking into account the specific risks and needs of a particular insurer. It is also generally recognized that it is prudent to maintain a larger level of surplus and that surplus needs vary from insurer to insurer. The 2:1 ratio is used in this ratemaking analysis to illustrate that even at this low level of capitalization, the rate of return is reasonable in comparison to other industries. Although we are using a 2:1 ratio in this ratemaking analysis, considering the multiplicity, nature and magnitude of risks and needs that we face, State Farm's surplus is and should be significantly larger to provide the financial strength that is adequate and appropriate for our policyholders today and in the future.

At a 2:1 premium-to-surplus ratio, the 3.6% operating profit would produce an expected total return, after tax, of 11.4%, as a percent of surplus as demonstrated in the following table.

Taking into account the equity in the unearned and advance premium reserve, the expected total return is approximately 10.0% on a GAAP adjusted basis. An expected total return in the 9% to 18% range is reasonable in comparison to the current returns of other industries. Recent returns reported in Business Week and Fortune magazines are in this range, with an average of about 13%, on a GAAP adjusted basis.

Based on the foregoing, we conclude that a 0.0% combined provision for underwriting profit and contingencies can be expected to produce a reasonable total return during the time the projected rates are to be in effect. If the contingency provision is actually realized as a profit in any year, the expected total return increases to 12.1%. Such a result would still be reasonable and not excessive. If our actual premium-to-surplus ratio were used in this calculation, a lower total rate of return would result.

State Farm Mutual Automobile Insurance Company

Expected Total Return

	Item		Expected Contribution to Net Income
	Premium = $100		
1)	Expected Contribution from a 0 % Provision for Underwriting Profit and Contingencies; (Page 1, Item A)	$	-2.00
2)	Investment Income on Unearned & Advance Premium Reserves $100 x (Page 6, Line 7)	$	0.70
3)	Investment Income on Loss and Loss Adjustment Expense Reserves $100 x (Page 7, Line 6)	$	4.21
4)	Other Income; $100 x .007 (Page 2, Item C)	$	0.70
			---
5)	Expected Insurance Operating Profit, Before Tax	$	3.61
6)	Investment Income on Surplus (at a 2:1 premium-to-surplus ratio) $50 x (Page 5 Selected Yield)	$	3.50
7)	Federal Income Tax equals the greater of: (Lines 1+4)x.35 + (Lines 2+3+6) x (Page 8 Reg Tax Rate) (Lines 1+4)x.20 + (Lines 2+3+6) x (Page 8 AMT Tax Rate)	$	-1.40
			---
8)	Expected Total Return	$	5.71
9)	Expected Total Return as a Percent of Surplus Line 8 / $50		11.4%
10)	GAAP Adjusted Return Line 9/ (GAAP Adjustment factor derived on Page 9)		10.0%

Based on the foregoing, we conclude that a 0.0% combined provision for underwriting profit and contingencies can be expected to produce a reasonable total return during the time the projected rates will be in effect.

State Farm Mutual Automobile Insurance Company

Companywide Automobile Insurance Operations

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Year	Underwriting Gain or Loss	Other Income	Net Investment Income	Net Realized Capital Gains or Losses	Net Income Before Tax	Net Income After Tax	Net Unrealized Capital Gains or Losses After Tax	Net Income plus Unrealized Gains or Losses After Tax
1996	1.2%	0.4%	10.0%	0.7%	12.3%	8.3%	5.8%	14.1%
1997	3.2%	0.0%	10.0%	0.8%	14.0%	10.0%	12.7%	22.7%
1998	-7.7%	0.3%	9.9%	1.3%	3.8%	2.9%	8.1%	11.0%
1999	-8.6%	0.2%	9.9%	2.8%	4.3%	3.2%	10.0%	13.2%
2000	-19.7%	0.2%	9.5%	12.4%	2.4%	1.1%	-8.4%	-7.3%
2001	-21.4%	0.2%	8.3%	0.6%	-12.3%	-12.0%	-12.7%	-24.7%
2002	-14.6%	0.2%	7.0%	-3.2%	-10.6%	-7.1%	-14.9%	-22.0%
2003	-1.0%	0.5%	6.5%	0.1%	6.1%	5.2%	12.5%	17.7%
2004	4.9%	0.6%	7.6%	1.5%	14.6%	10.9%	-2.4%	8.5%
2005	1.2%	0.7%	8.2%	0.2%	10.3%	10.7%	1.0%	11.7%
2006	-0.8%	0.6%	8.6%	0.5%	8.9%	7.0%	9.7%	16.7%
2007	-2.1%	0.7%	9.1%	1.5%	9.2%	8.7%	6.6%	15.3%
Mean	-5.5%	0.4%	8.7%	1.6%	5.3%	4.1%	2.3%	6.4%
Std. Dev.	8.9%	0.2%	1.2%	3.7%	8.7%	7.2%	9.8%	15.7%

Notes: Columns (2) & (3) are percentages of auto only earned premiums. Columns (4) , (5) , (8) and the Federal Tax shown in Column (7) are percentages of all lines earned premiums.
All columns are before federal taxes, except columns 7-9.

Column 2 equals net all auto underwriting gain or loss from the I.E.E., less dividends to policyholders, and adjusted for prepaid expenses.

Column 3 equals miscellaneous all auto income related to insurance operations from the I.E.E., excluding insurance department fines and penalties.

Column 4 derived from Annual Statement, pages 4 and 12.

Column 5 derived from Annual Statement, pages 4 and 12.

Column 6 equals the sum of columns 2, 3, 4, and 5.

Column 7 equals column 6 less the sum of federal income taxes incurred, including the estimated tax on prepaid expenses.

Column 8 derived from Annual Statement, pages 3 and 4.

Column 9 equals the sum of columns 7 and 8

State Farm Mutual Automobile Insurance Company

Net Investment Income As A Percent Of Mean Invested Assets

Year	(1) Net Investment Income		(2) Capital Gain/Loss
1996	5.3%		5.2%
1997	4.8%		9.9%
1998	4.3%		6.5%
1999	3.9%		7.2%
2000	3.7%		-0.2%
2001	3.6%		-5.3%
2002	3.8%		-9.9%
2003	3.7%		7.2%
2004	4.0%		-0.5%
2005	4.1%		0.6%
2006	4.0%		4.8%
2007	3.9%		3.5%
Latest 12 Year Average	4.1%	Latest 12 Year Average	2.4%
Latest 6 Year Average	3.9%	Prior 12 Year Average	3.5%
Latest 3 Year Average	4.0%	Latest 24 Year Average	3.0%
Selected for 2007	**4.0%**		**3.0%**

Source: Annual Statement, Pages 2 and 6 for years 2001 and prior, and Pages 2, 3, 4, and 12 for years 2002 through 2007.

State Farm Mutual Automobile Insurance Company

Estimated Investment Income

From Reserves For Unearned & Advance Premiums

		All Auto
1) Mean Reserve for Unearned & Advance Premiums,	2005	0.2662
as a ratio to Earned Premium	2006	0.2636
	2007	0.2635
	Average	0.2644
2) Delayed Remission of Premiums		
Ratio of Agents' Balances or Uncollected Premiums to Unearned & Advance Premiums		42.3%
3) Expenses Incurred at the Beginning of the Policy Term (% to Written Premium)		
a) Commissions & Other Acquisition		16.1%
b) 50% of General Expenses		1.5%
c) Taxes		2.2%
d) Total		19.8%
4) Mean Unearned & Advance Premium Reserve Ratio Adjusted for Agents' Balances, Uncollected Premiums, and Prepaid Expenses (1) x (1.00- (2) - (3d))		0.1002
5) Adjustment for Tax on Prepaid Expenses (4) - ((1) x .03 x .20 x .35)		0.0996
6) Investment Yield, Before Tax		7.0%
7) Investment Income as a Percent of Earned Premiums (5) x (6)		0.70%

DATA SOURCES:

Note: Advance Premiums from Page 3, line 10 of the AS have been allocated by ASLN and included with the unearned premium reserve.

Item 1- Insurance Expense Exhibits 2005-2007, Part II

Item 2- Insurance Expense Exhibits 2005-2007, Part II (three year average of the mean ratios)

Item 3- Insurance Expense Exhibits 2005-2007, Part II (three year average of the mean ratios)

Item 5-The unearned premium reserves are expected to increase at a growth rate of 3.0%; .20 is the IRS prepaid expenses factor, .35 is the current effective tax rate on underwriting income.

Item 6 - Page 5, Selected Yield

State Farm Mutual Automobile Insurance Company

Estimated Investment Income From Reserves For Losses and Loss Adjustment Expenses

		All Auto
1) Mean Reserve for Losses and Loss Adjustment Expenses, as a Ratio to Incurred Losses and Loss Adjustment Expenses	2005	0.7378
	2006	0.7604
	2007	0.7404
	Total	0.7462
2) Expected Loss and Loss Adjustment Expense Ratio		80.7%
3) Mean Reserves for Losses and Loss Adjustment Expenses as a Ratio to Earned Premiums (1) x (2)		0.6022
4) Adjusted for Tax on Discounted Reserves (3) - ((3) x .02 x .07 x .35)		0.6018
5) Investment Yield, Before Tax		7.0%
6) Investment Income as a Percent of Needed Earned Premiums (4) x (5)		4.21%

DATA SOURCES:

Item 1- Insurance Expense Exhibit, 2005-2007, Part II
Item 2- 1.000 minus the provision for expenses and underwriting profit
Expense provision is the latest three year average of commissions, other acquisition, general expenses, and taxes, licenses, and fees from the Insurance Expense Exhibits 2005-2007
Item 4- The reserves are expected to increase at a growth rate of 2.0%,
.07 is the estimated reserve discount as a ratio to reserves,
.35 is the current effective tax rate on underwriting income.
Item 5- Page 5, Selected Yield

State Farm Mutual Automobile Insurance Company

Average Federal Tax Rate on Investment Income

	Investment Income (1) 2005-2007		Distribution	Current Tax Rates Regular (2)	AMT(3)
Bonds (Taxable)	$	2,705,486,697	29.6%	35.0%	20.0%
Bonds (Tax Exempt)	$	2,042,572,892	22.4%	5.3%	15.8%
Stocks (Unaffliated)	$	2,730,706,386	29.9%	14.2%	17.0%
Other (Net of Depreciation)	$	1,656,089,124	18.1%	35.0%	20.0%
Total	$	9,134,855,099		22.1%	18.2%

(1) Annual Statement, Page 12 for years 2005-2007.

(2) Under the Tax Laws, 15% of formerly tax-exempt income from securities purchased after August 7, 1986 is now taxable. Thirty percent of stock dividends are taxed at 35% and seventy percent are taxed at 15% of 35%. Thus, the estimated tax rates are:

Ordinary Income	35.0%
Tax Exempt Bonds	5.3% = .15 x 35%
Stock Dividends	14.2% = (.30 + (.70 x .15)) x 35%

(3) Under the Alternative Minimum Tax (AMT), a rate of 20% applies to the sum of regular taxable income and 75% of tax exempt income. The estimated effective AMT rates are:

Ordinary Income	20.0%
Tax Exempt Bonds	15.8% = (.15 + (.85 x .75)) x 20%
Stock Dividends	17.0% = (.30 + .70 x (.15 + (.85 x .75))) x 20%

State Farm Mutual Automobile Insurance Company

All Lines Combined

Expected Total Return - Adjustment to GAAP

	Item	Amount (,000's)	Source (Annual Statement)
(1)	12/31/2007 Policyholder Protection Fund (Based on $.50 Ratio to Net Written Premium)	$16,009,568	Page 6, Part 1, Line 34, Column 1
(2)	Provision for Reinsurance	-	Page 3, Line 16, Column 1
(3)	Non-Admitted Assets	628,597	Page 13, Lines 13 to 23, Column 1 minus Page 109, Line 2305, Column 2
(4)	Equity in the Unearned & Advance Premium Reserves	1,683,695	(h)
(5)	Total Adjustments	2,312,292	(2) + (3) + (4)
(6)	GAAP Surplus Adjustment Factor	1.1444	((5) + (1)) / (1)

Calculation of Equity in the Unearned & Advance Premium Reserves

	Item	Amount (,000's)	Source (Annual Statement)
(a)	Commissions and Brokerage Expense Incurred	2,908,321	IEE, Part I, Line 2.8 plus Line 3 Column 2
(b)	Taxes, License & Fees Incurred	652,217	IEE, Part I, Line 20.5, Column 4
(c)	Other Acquisition Expenses Incurred	2,051,176	IEE, Part I, Line 19 plus Line 24 minus Line 3, Column 2
(d)	General Expenses Incurred	917,245	IEE, Part I, Line 25, Column 3
(e)	Total	6,070,337	(a) + (b) + (c) + 1/2 (d)
(f)	2007 Written Premium	32,019,137	Page 6, Line 34, Column 1
(g)	2007 Ending Unearned & Advance Premium Reserves	8,880,969	Page 3, Lines 9 & 10
(h)	Equity in the Unearned & Advance Premium Reserves	1,683,695	(g) * ((e) / (f))

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

TERRITORIAL RATING FACTORS

Bodily Injury and Property Damage Liability

New Territory	Territory Rating Factor (TRF) Present	Revised	Percent Change
1	1.246	1.287	3.3%
2	1.128	1.164	3.2%
3	0.977	0.951	-2.7%
4	0.957	0.984	2.8%
8	1.010	0.983	-2.7%
9	1.210	1.178	-2.6%
12	1.193	1.200	0.6%
15	0.794	0.773	-2.6%
18	1.035	1.069	3.3%
19	1.035	1.069	3.3%
20	1.098	1.069	-2.6%
Territories 5 and 155			
5	1.056	1.045	-1.0%
155	0.876	0.905	3.3%
Territories 6 and 166			
6	1.100	1.136	3.3%
166	0.892	0.921	3.3%
Territories 11, 51 and 141			
11	1.016	1.049	3.2%
51	1.056	1.066	0.9%
141	1.016	1.049	3.2%
Territories 13, 113 and 123			
13	1.056	1.090	3.2%
113	1.056	1.090	3.2%
123	0.892	0.921	3.3%
Territories 14 and 154			
14	0.993	1.025	3.2%
154	0.876	0.905	3.3%
Territories 16, 56, 76 and 136			
16	0.892	0.876	-1.8%
56	1.056	1.028	-2.7%
76	0.976	0.950	-2.7%
136	0.979	0.953	-2.7%
Territories 17 and 157			
17	0.808	0.786	-2.7%
157	0.796	0.775	-2.6%
Statewide		1.000	

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

TERRITORIAL RATING FACTORS

Medical Payments Coverage

New Territory	Territory Rating Factor (TRF) Present	Revised	Percent Change
1	1.241	1.274	2.7%
2	1.015	0.982	-3.3%
3	0.822	0.796	-3.2%
4	0.954	0.976	2.3%
8	0.926	0.914	-1.3%
9	1.230	1.190	-3.3%
12	1.314	1.330	1.2%
15	0.821	0.795	-3.2%
18	0.959	0.938	-2.2%
19	1.110	1.140	2.7%
20	0.896	0.919	2.6%
Territories 5 and 155			
5	0.983	0.951	-3.3%
155	0.983	0.951	-3.3%
Territories 6 and 166			
6	1.404	1.358	-3.3%
166	1.064	1.092	2.6%
Territories 11, 51 and 141			
11	0.953	0.978	2.6%
51	0.953	0.978	2.6%
141	0.953	0.978	2.6%
Territories 13, 113 and 123			
13	1.346	1.382	2.7%
113	1.003	1.030	2.7%
123	1.064	1.092	2.6%
Territories 14 and 154			
14	1.110	1.140	2.7%
154	1.002	1.029	2.7%
Territories 16, 56, 76 and 136			
16	1.064	1.092	2.6%
56	1.087	1.116	2.7%
76	1.127	1.139	1.1%
136	1.127	1.139	1.1%
Territories 17 and 157			
17	1.020	1.047	2.6%
157	1.002	1.029	2.7%
Statewide		1.000	

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

TERRITORIAL RATING FACTORS

Comprehensive

New Territory	Territory Rating Factor (TRF) Present	Revised	Percent Change
1	0.853	0.855	0.2%
2	0.732	0.715	-2.3%
3	0.692	0.692	0.0%
4	1.050	1.025	-2.4%
8	0.653	0.672	2.9%
9	0.857	0.860	0.4%
12	1.129	1.169	3.5%
15	1.032	1.052	1.9%
18	1.050	1.025	-2.4%
19	1.156	1.129	-2.3%
20	0.835	0.815	-2.4%
Territories 5 and 155			
5	0.974	0.951	-2.4%
155	0.974	0.951	-2.4%
Territories 6 and 166			
6	1.248	1.268	1.6%
166	1.394	1.361	-2.4%
Territories 11, 51 and 141			
11	1.065	1.047	-1.7%
51	1.019	1.047	2.7%
141	1.065	1.047	-1.7%
Territories 13, 113 and 123			
13	1.728	1.790	3.6%
113	1.295	1.341	3.6%
123	1.701	1.763	3.6%
Territories 14 and 154			
14	1.282	1.328	3.6%
154	1.066	1.104	3.6%
Territories 16, 56, 76 and 136			
16	1.599	1.561	-2.4%
56	1.019	1.055	3.5%
76	1.599	1.561	-2.4%
136	1.599	1.561	-2.4%
Territories 17 and 157			
17	1.394	1.361	-2.4%
157	1.066	1.104	3.6%
Statewide		1.000	

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

TERRITORIAL RATING FACTORS

Collision

New Territory	Territory Rating Factor (TRF) Present	Revised	Percent Change
1	1.188	1.224	3.0%
2	1.025	1.016	-0.9%
3	0.942	0.915	-2.9%
4	0.998	0.974	-2.4%
8	0.982	0.954	-2.9%
9	1.066	1.036	-2.8%
12	1.074	1.067	-0.7%
15	0.882	0.873	-1.0%
18	1.051	1.052	0.1%
19	1.111	1.092	-1.7%
20	1.035	1.032	-0.3%
Territories 5 and 155			
5	0.983	0.971	-1.2%
155	0.983	0.971	-1.2%
Territories 6 and 166			
6	1.036	1.068	3.1%
166	1.036	1.068	3.1%
Territories 11, 51 and 141			
11	0.979	1.009	3.1%
51	0.979	1.009	3.1%
141	0.979	1.009	3.1%
Territories 13, 113 and 123			
13	1.109	1.104	-0.5%
113	1.062	1.094	3.0%
123	1.078	1.104	2.4%
Territories 14 and 154			
14	1.077	1.099	2.0%
154	1.022	1.053	3.0%
Territories 16, 56, 76 and 136			
16	1.000	1.031	3.1%
56	1.000	1.031	3.1%
76	1.000	1.031	3.1%
136	1.000	1.031	3.1%
Territories 17 and 157			
17	0.940	0.969	3.1%
157	0.940	0.969	3.1%
Statewide		1.000	

Exhibit 14

Arkansas
Private Passenger Base Rates
State Farm Mutual Automobile Insurance Company

Effective December 29, 2008

Coverage	Base Rate Description	Present Rate	Revised Rate	Base Rate % Change	Effect of Rating Factor Change	Total % Change
BIPD Liability	25/50/25	155.50	158.70	2.1%	-0.6%	1.5%
Medical Payments	$5000	28.60	32.30	12.9%	-0.6%	12.3%
Comprehensive	$0 Ded, IRG 15	83.60	94.60	13.2%	-0.7%	12.3%
Collision	$500 Ded, IRG 15	175.60	179.00	1.9%	-0.4%	1.5%

EXHIBIT 15

Arkansas
State Farm Mutual Automobile Insurance Company

Private Passenger Rate Change By Territory

Effective January 5, 2009

Territory	Description	ALL
001	Selected ZIP codes in Little Rock	6.5%
002	Remainder of Pulaski County	4.5%
003	Crawford and Sebastian Counties	1.7%
004	White County	4.5%
005	Faulkner County	2.8%
155	Perry County (Interim territory moving to T-5)	4.9%
006	Miller County	7.0%
166	Lafayette County (Interim territory moving to T-6)	6.2%
008	Benton and Washington Counties	1.9%
009	Garland County	1.8%
011	Crittenden, Mississippi, and St Francis Counties	6.4%
051	Lonoke County (Interim territory moving to T-11)	6.1%
141	Eastern Counties (Interim territory moving to T-11)	6.4%
012	Jefferson County	5.1%
013	Phillips County	6.8%
113	Lee County (Interim territory moving to T-13)	7.5%
123	Lincoln County (Interim territory moving to T-13)	8.2%
014	Northern Counties	7.2%
154	Van Buren County (Interim territory moving to T-14)	7.5%
015	Northwestern Counties	3.2%
016	Southern Counties	4.8%
056	Grant County (Interim territory moving to T-16)	4.9%
076	Union County (Interim territory moving to T-16)	4.3%
136	Ashley, Desha, and Drew Counties (Interim territory moving to T-16)	4.4%
017	Western Counties	4.5%
157	Yell County (Interim territory moving to T-17)	5.1%
018	Craighead County	5.1%
019	Green County	5.0%
020	Saline County	2.5%
State		4.2%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Arkansas

Underwriting Expenses - All Types Direct Voluntary

		All Liability (000)							
		2007	%	2006	%	2005	%	2004	%
1.	Premiums Earned	160,143	100.0%	165,928	100.0%	161,542	100.0%	158,882	100.0%
2.	Loss Adjustment Expenses Incurred	19,896	12.4%	20,658	12.5%	20,170	12.5%	19,295	12.1%
3.	Commissions & Brokerage Incurred	12,440	7.8%	12,948	7.8%	12,585	7.8%	11,982	7.5%
4.	Other Acquisition, Field Supervision & Collection Expenses Incurred	14,450	9.0%	15,717	9.5%	14,810	9.2%	14,801	9.3%
5.	General Expenses Incurred	5,113	3.2%	5,552	3.3%	5,427	3.4%	4,273	2.7%
6.	Taxes, Licenses, & Fees Incurred	4,355	2.7%	4,722	2.8%	4,935	3.1%	4,293	2.7%
7.	Total Expenses Incurred (2, 3, 4, 5, & 6)	56,253	35.1%	59,597	35.9%	57,927	35.9%	54,644	34.4%

		All Physical Damage (000)							
		2007	%	2006	%	2005	%	2004	%
1.	Premiums Earned	136,878	100.0%	136,820	100.0%	133,132	100.0%	137,133	100.0%
2.	Loss Adjustment Expenses Incurred	15,036	11.0%	14,102	10.3%	12,499	9.4%	12,884	9.4%
3.	Commissions & Brokerage Incurred	10,385	7.6%	10,228	7.5%	9,806	7.4%	9,823	7.2%
4.	Other Acquisition, Field Supervision & Collection Expenses Incurred	12,066	8.8%	12,415	9.1%	11,538	8.7%	12,129	8.8%
5.	General Expenses Incurred	4,274	3.1%	4,391	3.2%	4,229	3.2%	3,503	2.6%
6.	Taxes, Licenses, & Fees Incurred	3,635	2.7%	3,736	2.7%	3,841	2.9%	3,494	2.5%
7.	Total Expenses Incurred (2, 3, 4, 5, & 6)	45,396	33.2%	44,872	32.8%	41,913	31.5%	41,833	30.5%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

RESERVE FOR INCURRED BUT NOT REPORTED CLAIMS
BY CALENDER YEAR FOR VOLUNTARY, ALL TYPES OF VEHICLES

IBNR as of	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
12/31/2001	14,605,345	2,745,270	2,785,169	2,504,135	2,393,687	12,131,542	37,165,148
12/31/2002	16,870,776	4,090,487	3,338,230	2,435,008	2,295,674	11,820,234	40,850,409
12/31/2003	13,909,608	2,562,523	2,989,479	2,163,479	1,883,478	12,311,997	35,820,564
12/31/2004	16,535,961	1,669,174	2,108,248	1,599,640	1,549,645	10,630,463	34,093,131
12/31/2005	16,998,229	3,393,293	1,826,326	1,485,374	1,263,308	10,453,945	35,420,475
12/31/2006	15,727,901	3,382,675	1,788,613	1,569,342	1,641,362	10,695,163	34,805,056
12/31/2007	14,780,441	3,679,762	1,747,168	1,540,107	1,580,149	11,343,077	34,670,704

Change in IBNR for Calendar Year	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
2002	2,265,431	1,345,217	553,061	-69,127	-98,013	-311,308	3,685,261
2003	-2,961,168	-1,527,964	-348,751	-271,529	-412,196	491,763	-5,029,845
2004	2,626,353	-893,349	-881,231	-563,839	-333,833	-1,681,534	-1,727,433
2005	462,268	1,724,119	-281,922	-114,266	-286,337	-176,518	1,327,344
2006	-1,270,328	-10,618	-37,713	83,968	378,054	241,218	-615,419
2007	-947,460	297,087	-41,445	-29,235	-61,213	647,914	-134,352

* Uninsured Motor Vehicle, Underinsured Motor Vehicle, Death and Disability, Emergency Road Service, Car Rental, out of state Personal Injury Protection

Exhibit 17

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS

Regulation 23, Section 7

Answers to the several enumerated items of Regulation 23, Section 7(A)(2) are as follows:

(a) The Rate Filing Abstract (Form RF-1), Private Passenger Automobile Abstract (Form A-1) and the Automobile Premium Comparison Survey (Form APCS) are included with this filing.

(b) Calendar year loss information is used. See Exhibits 1-11.

Exhibit 3, page 1, sets forth the adjustments made to calendar year losses to eliminate the effects of changes in prior accident year incurred losses and allocated loss adjustment expenses.

Exhibit 17 provides a listing of calendar year IBNR reserves for Arkansas by coverage and by year. Also shown is the change in IBNR reserve by calendar year.

(c) This filing includes no changes in rate making methodology from our last submission. The methodology used in Arkansas follows our standard countrywide procedure.

(d) The treatment of catastrophe losses is covered in Exhibit 3, page 2.

(e) Investment income on net unearned premiums and loss reserves is shown in Exhibit 12, pages 6 and 7.

(f) The calculation of our 0% provision for underwriting profit and contingencies is shown in Exhibit 12.

(g) Arkansas underwriting expenses by Annual Statement expense category are shown in Exhibit 16 of the State Farm Mutual filing.

In developing our indicated rate change, the actual 2006 through 2008 2nd quarter underwriting expenses for Arkansas, shown in Exhibit 1, were adjusted to remove the non-recurring expenses, as shown in Exhibits 3 and 4. When the premium is adjusted to the current rate level, the expenses are also adjusted since a portion of the underwriting expenses (i.e., agents' service compensation and premium taxes) varies directly with premiums, as shown in Exhibit 5, page 2. Since some of the expenses do not vary directly with premium, the projected expense ratio cannot be used in the familiar loss ratio test. The formula to recognize the distinction between expenses that vary directly with premium and those that do not vary is detailed in Exhibit 8.

(h) State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective health care and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

2. Researching factors that contribute to child injuries in crashes through support of a seven-year project with the Children's Hospital of Philadelphia and sponsoring Child Safety Seat check-ups.

3. Providing grants for a new program, Project Ignition '05, in partnership with the National Youth Leadership Council (NYLC). High school students and teachers submit ideas for a school or community public awareness campaign on the subject of Teen Driver Safety. Selected ideas receive a grant to implement the projects.

4. Advising the National Highway Traffic Safety Administration on such issues as passive restraints and seat belts, bumper standards, highway design, speed limits, large truck safety and drunk driving.

5. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.

6. Partnering with the Advocates for Highway and Auto Safety, the National Safety Council and others to promote primary seatbelt legislation and booster seat legislation on federal and state levels as well as supporting laws to control chemically-impaired driving.

7. Partnering with Meharry Medical College, a Historically Black College and University (HBCU) to address the disparity of seat belt usage in the African American community.

8. Supporting the Insurance Research Council (IRC), an organization that conducts research on a broad range of insurance topics.

9. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.

10. Training State Farm claim representatives to use a computer application called "frequency tracking" that detects patterns symptomatic of fraud.

11. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.

12. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.

13. Encouraging auto manufacturers to design cars that are more damage- and theft-resistant and easier and less costly to repair.

14. Using alternative dispute resolution whenever possible as a more efficient and timesaving alternative to lawsuits in disputed claims.

15. Establishing internal programs that promote efficient claims handling. For example, expenses are reduced when agents can service certain claims directly.

16. Effectively managing expenses by efficiently using the services State Farm purchases and by regularly auditing telephone bills.

17. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.

18. Reviewing and reorganizing departments and areas in regional offices and at Corporate Headquarters in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.

19. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.

20. Using the Internet to efficiently communicate with both current and prospective policyholders.

(i) The trending components of this filing are described in the State Farm Mutual filing letter on page 1.

(j) With approximately 465,000 automobile insurance policies in force, we believe that our underwriting experience for the state is fully credible. In reviewing the historical claim cost and frequency trends for Arkansas, we have credibility weighted the Arkansas trends with the corresponding companywide trends when the number of claims were less than 10,000 claims (36,000 claims for comprehensive), using the typical square root credibility formula.

(k) No classes are grouped together for ratemaking purposes.

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
10/20/2008	Rate and Rule	Manual Pages	10/29/2008	AR 01-05-2009.pdf
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	10/09/2008	SFM PPA Survey FORM APCS for DOI.xls
No original date	Supporting Document	NAIC loss cost data entry document	10/09/2008	
No original date	Supporting Document	Filing Memo and Exhibits	10/15/2008	Auto Cost Containment Exhibit.pdf Filing Memo and Exhibits.pdf
No original date	Rate and Rule	Manual Pages	10/20/2008	AR 01-05-2009.pdf

IMPORTANT NOTE REGARDING THE RATE MANUAL

State Farm no longer produces a paper copy of our Auto Rate Manual for mass distribution. Instead, rates and rules are now made available electronically online to our agents and State Farm associates.

However, in order to meet the submission requirements for this filing we have produced a paper copy of the rate and rule content from our online rate manual for your review.

Please note that the only changes to existing rates and/or rules are those outlined in the Filing Memorandum included with the filing and the Summary of Changes included with the enclosed rate manual.

For convenience, we are providing a complete copy of the manual. As such, the enclosed will replace your previous copy of the manual in its entirety.

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SUMMARY OF RATE CHANGES	
DESCRIPTION OF CHANGE	
Private Passenger - Rate Manual Section PP	**Company**
Base Rates revised for:	
Bodily Injury and Property Damage Liability	SFM & SFFC
Medical Payments	SFM & SFFC
Comprehensive	SFM & SFFC
Collision	SFM & SFFC
Uninsured Bodily Injury	SFM & SFFC
Uninsured Property Damage	SFM & SFFC
Underinsured Bodily Injury	SFM & SFFC
Revised Territory Rating Factors	SFM & SFFC
Revised Class Factors	SFM & SFFC
Miscellaneous Vehicles - Rate Manual Section MV	**Company**
Motorcycles or Motorscooters Percentages of Private Passenger	SFM & SFFC
Classic Percentages of Private Passenger revised	SFM & SFFC
Motor Homes, Truck or Van Campers revised for:	
Percentages of Private Passenger	SFM & SFFC

Refer to the Rate Section for rates and factors.

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

SUMMARY OF RULE CHANGES

RULE	DESCRIPTION OF CHANGE
N/A	N/A

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

PRIVATE PASSENGER

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Base Rate				
2. Ineligible for CRI but Eligible for ARRP (See Note C Below)				
3. Limits				
4. IRG/Deductible				
5. Model Year				
6. Financial Responsibility Certification (Rule 110)				
7. ARRP%/Accident Free Discount (SFM Only)				
8. Good Driving Discount (SFM Only)				
9. Driver Record Charge (SFF&C Only)				
10. Customer Rating Index (CRI)				
11. Defensive Driving Course Discount				
12. Liability Rating Group				
13. Passive Restraint/Vehicle Safety Discount				
14. Multiple Line Discount				
15. Other Adjustments (See Note D Below)				
16. Territory				
17. Class*				
Total Coverage Premium (See Note E Below)				

* Include: Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
Driver Training Automobile Adjustment (Rule 410) (SFM Only)

Notes:

A. Rates for ERS, R1, S, and T Coverages are shown in the Additional Coverages Rate Section. (Note E may apply.)
B. Uninsured Motor Vehicle and Underinsured Motor Vehicle Coverages are also available.
C. Apply a factor of 0.965 to the following vehicle types:
Non-Experienced Rated Fleets
D. These rules may also apply in the order listed:
Rule 709; Rule 411; Rule 705; Rule 708; Rule 706
E. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851

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PRIVATE PASSENGER SEMIANNUAL BASE RATES
25,000/50,000/25,000 BIPD

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
158.70	249.20	200.00	166.60	277.70

5,000 MPC

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
32.30	50.70	40.70	33.90	56.50

FULL COMP

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
94.60	148.50	119.20	99.30	165.60

500 COLL

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
179.00	281.00	225.50	188.00	313.30

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PRIVATE PASSENGER
ADDITIONAL COVERAGES SEMIANNUAL RATES

Emergency Road Service (ERS) -- Coverage H

(See Rule 604)

	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
Non-Farm	2.20	3.90	3.90	2.80	3.90
Farm	2.00	3.50	3.50	2.50	3.50

Car Rental and Travel Expenses -- Coverage R1

(See Rule 603)

Limits (Per Day/ Max Per Occurrence)	SFM		SFF&C 1-Star		SFF&C 2-Star		SFF&C 3-Star		SFF&C Ineligible for STAR Plan	
	Class 8 or 9	All Other	Class 8 or 9	All Other	Class 8 or 9	All Other	Class 8 or 9	All Other	Class 8 or 9	All Other
$16/$400#	11.90	7.60	20.80	13.30	20.80	13.30	14.90	9.50	20.80	13.30
80%/$500	14.20	9.00	24.90	15.80	24.90	15.80	17.80	11.30	24.90	15.80
80%/$1000	17.80	11.30	31.20	19.80	31.20	19.80	22.30	14.10	31.20	19.80
80%/$1500	21.40	13.30	37.50	23.30	37.50	23.30	26.80	16.60	37.50	23.30

Renewal or Transfer of Coverage Only

No-Fault Death Indemnity, Dismemberment, and Loss of Sight -- Coverage S

(See Rule 651)

Rate Per Automobile					
Amount	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
5,000	2.20	3.90	3.90	2.80	3.90
10,000	4.40	7.70	7.70	5.50	7.70

No-Fault Total Disability -- Coverage T

(See Rule 651)

Rate Per Automobile										
Maximum Weekly Indemnity	SFM		SFF&C 1-Star		SFF&C 2-Star		SFF&C 3-Star		SFF&C Ineligible for STAR Plan	
	First Auto	Each Add.	First Auto	Each Add.	First Auto	Each Add.	First Auto	Each Add.	First Auto	Each Add.
140	3.00	0.40	5.30	0.70	5.30	0.70	3.80	0.50	5.30	0.70
250	6.00	0.60	10.50	1.10	10.50	1.10	7.50	0.80	10.50	1.10
500	15.00	1.60	26.30	2.80	26.30	2.80	18.80	2.00	26.30	2.80

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PRIVATE PASSENGER
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U),
UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND
UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)
(See Rule 602)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	COV U	COV U1	COV W
1. Base Rate (See Below)			
2. Limits (See Below)			
3. Multiple Automobiles Discount (See Note A Below)			
Total Coverage Premium (See Note B Below)			

Notes:

A. If a vehicle is receiving the Multiple Automobiles Discount, decrease the COV U, COV U1, and COV W premiums by 10%.
B. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851
C. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged. For limits higher than $1,000,000/$1,000,000 bodily injury and $1,000,000 property damage, refer to Company for acceptance.
D. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.
E. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.
F. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

25,000/50,000 Base Rates

	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
COV U	9.00	16.70	16.70	13.10	15.80
COV W	11.30	20.90	20.90	16.40	19.80

Limits (000) Factors

Limits	**COV U**	**COV W**
25/50	1.00	1.00
50/100	1.31	1.52
100/200	1.41	2.44
100/300	1.53	2.80
300/300	1.60	4.33
250/500	1.74	5.26
500/500	1.87	6.07
500/1000	2.85	6.92
1000/1000	3.18	8.66

25,000 COV U1 Base Rates

	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
Policy With Collision Coverage (For All Limits)	3.50	6.50	6.50	5.10	6.10
Policy Without Collision Coverage	8.80	16.30	16.30	12.80	15.40

COV U1 Limit (000) Factors for Policy Without Collision Coverage

25	50	100	150	200	250	300	500	750	1000
1.00	1.58	2.80	4.00	5.21	6.41	7.59	12.41	18.43	24.40

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PRIVATE PASSENGER LIMIT FACTORS

Bodily Injury Limits* (000)	Property Damage Limit (000)						
	25	50	100	250	500	750	1000
25/50	1.00	1.03	1.05	1.10	1.15	1.18	1.20
50/100	1.09	1.12	1.14	1.19	1.24	1.27	1.29
100/200	1.16	1.19	1.21	1.26	1.31	1.34	1.36
100/300	1.18	1.21	1.23	1.28	1.33	1.36	1.38
300/300	1.31	1.34	1.36	1.41	1.46	1.49	1.51
250/500	1.32	1.35	1.37	1.42	1.47	1.50	1.52
500/500	1.42	1.45	1.47	1.52	1.57	1.60	1.62
500/1000	1.48	1.51	1.53	1.58	1.63	1.66	1.68
750/1000	1.52	1.55	1.57	1.62	1.67	1.70	1.72
1000/1000	1.56	1.59	1.61	1.66	1.71	1.74	1.76

* Per Person/Per Accident

Medical Payments Coverage Limit

5,000	10,000	25,000	50,000	100,000
1.00	1.40	2.10	3.05	3.90

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PRIVATE PASSENGER COMPREHENSIVE IRG/DEDUCTIBLE FACTORS

	Deductible							
IRG	**Full**	**50**	**100**	**200#**	**250**	**500**	**1000**	**2000**
1	0.19	0.15	0.13	0.12	0.11	0.08	0.05	0.03
2	0.23	0.20	0.16	0.14	0.13	0.09	0.06	0.04
3	0.31	0.26	0.24	0.18	0.16	0.11	0.08	0.05
4	0.33	0.29	0.26	0.20	0.19	0.13	0.09	0.06
5	0.37	0.33	0.29	0.22	0.21	0.15	0.10	0.07
6	0.42	0.38	0.33	0.27	0.24	0.17	0.12	0.08
7	0.48	0.43	0.40	0.32	0.29	0.21	0.14	0.10
8	0.54	0.50	0.45	0.37	0.34	0.23	0.16	0.11
9	0.60	0.55	0.50	0.42	0.38	0.26	0.19	0.13
10	0.65	0.60	0.55	0.46	0.42	0.30	0.21	0.14
11	0.70	0.65	0.60	0.51	0.47	0.33	0.22	0.16
12	0.77	0.71	0.67	0.57	0.53	0.38	0.25	0.17
13	0.86	0.81	0.75	0.65	0.60	0.44	0.30	0.19
14	0.93	0.87	0.82	0.71	0.66	0.49	0.34	0.22
15	1.00	0.94	0.88	0.77	0.72	0.54	0.38	0.24

	Deductible							
IRG	**Full**	**50**	**100**	**200#**	**250**	**500**	**1000**	**2000**
16	1.07	1.01	0.94	0.83	0.78	0.59	0.42	0.27
17	1.13	1.06	1.00	0.89	0.83	0.63	0.45	0.29
18	1.20	1.14	1.06	0.94	0.89	0.67	0.49	0.32
19	1.27	1.20	1.14	0.99	0.94	0.71	0.51	0.35
20	1.34	1.27	1.20	1.05	0.99	0.75	0.55	0.37
21	1.41	1.33	1.27	1.12	1.06	0.80	0.59	0.40
22	1.49	1.42	1.34	1.19	1.12	0.85	0.62	0.43
23	1.60	1.52	1.44	1.26	1.19	0.90	0.67	0.47
24	1.71	1.63	1.55	1.33	1.27	0.96	0.75	0.52
25	1.82	1.74	1.65	1.41	1.33	1.02	0.82	0.56
For each additional IRG add @	0.09	0.09	0.08	0.07	0.07	0.05	0.04	0.03

SFM and SFF&C Renewal or Transfer of Coverage Only

@ For example, the IRG factor for an IRG 35 vehicle is computed as 10 (the difference between 35 and 25) multiplied by the additional IRG amount. This product is then added to the IRG 25 factor.

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PRIVATE PASSENGER COLLISION IRG/DEDUCTIBLE FACTORS

	Deductible						
IRG	**50***	**100***	**200#**	**250**	**500**	**1000**	**2000**
1	0.40	0.37	0.36	0.36	0.31	0.19	0.14
2	0.43	0.41	0.38	0.38	0.33	0.21	0.15
3	0.45	0.43	0.41	0.40	0.35	0.23	0.16
4	0.51	0.50	0.47	0.44	0.39	0.26	0.18
5	0.58	0.55	0.51	0.50	0.44	0.31	0.20
6	0.63	0.61	0.57	0.54	0.48	0.35	0.24
7	0.67	0.65	0.61	0.58	0.52	0.38	0.27
8	0.71	0.69	0.64	0.63	0.56	0.41	0.31
9	0.75	0.73	0.69	0.67	0.60	0.45	0.34
10	0.81	0.79	0.74	0.71	0.65	0.49	0.36
11	0.87	0.84	0.80	0.77	0.70	0.54	0.39
12	0.94	0.92	0.87	0.84	0.77	0.61	0.43
13	1.04	1.01	0.97	0.94	0.86	0.69	0.51
14	1.12	1.09	1.03	1.00	0.93	0.75	0.56
15	1.19	1.16	1.11	1.08	1.00	0.81	0.61

	Deductible						
IRG	**50***	**100***	**200#**	**250**	**500**	**1000**	**2000**
16	1.26	1.23	1.19	1.16	1.07	0.87	0.66
17	1.33	1.30	1.24	1.22	1.13	0.92	0.71
18	1.39	1.37	1.31	1.27	1.19	0.98	0.76
19	1.46	1.43	1.38	1.34	1.25	1.04	0.80
20	1.52	1.50	1.43	1.40	1.31	1.09	0.85
21	1.62	1.58	1.52	1.49	1.39	1.16	0.90
22	1.71	1.68	1.61	1.58	1.48	1.24	0.98
23	1.83	1.80	1.73	1.70	1.59	1.34	1.06
24	1.99	1.94	1.88	1.84	1.73	1.47	1.17
25	2.11	2.07	2.00	1.95	1.84	1.56	1.24
For each additional IRG add @	0.11	0.10	0.10	0.10	0.09	0.08	0.06

SFM and SFF&C Renewal or Transfer of Coverage Only
* SFF&C Renewal or Transfer of Coverage Only
@ For example, the IRG factor for an IRG 35 vehicle is computed as 10 (the difference between 35 and 25) multiplied by the additional IRG amount. This product is then added to the IRG 25 factor.

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PRIVATE PASSENGER MODEL YEAR FACTORS
(See Rule 209)

Model Year	COMP	COLL
2012	1.14	1.21
2011	1.09	1.15
2010	1.06	1.10
2009	1.03	1.05
2008	1.00	1.00
2007	0.98	0.96
2006	0.96	0.92
2005	0.94	0.88
2004	0.92	0.84
2003	0.90	0.80
2002	0.88	0.76
2001	0.86	0.72
2000	0.84	0.68
1999	0.82	0.64
1998	0.80	0.60
1997	0.78	0.56
Prior	0.77	0.53

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PRIVATE PASSENGER TERRITORY RATING FACTORS
(See Territory Definitions)

Territory	BIPD	MPC	COMP	COLL
1	1.287	1.274	0.855	1.224
2	1.164	0.982	0.715	1.016
3	0.951	0.796	0.692	0.915
4	0.984	0.976	1.025	0.974
5	1.045	0.951	0.951	0.971
6	1.136	1.358	1.268	1.068
8	0.983	0.914	0.672	0.954
9	1.178	1.190	0.860	1.036
11	1.049	0.978	1.047	1.009
12	1.200	1.330	1.169	1.067
13	1.090	1.382	1.790	1.104
14	1.025	1.140	1.328	1.099
15	0.773	0.795	1.052	0.873
16	0.876	1.092	1.561	1.031
17	0.786	1.047	1.361	0.969
18	1.069	0.938	1.025	1.052
19	1.069	1.140	1.129	1.092
20	1.069	0.919	0.815	1.032
51	1.066	0.978	1.047	1.009
56	1.028	1.116	1.055	1.031
76	0.950	1.139	1.561	1.031
113	1.090	1.030	1.341	1.094
123	0.921	1.092	1.763	1.104
136	0.953	1.139	1.561	1.031
141	1.049	0.978	1.047	1.009
154	0.905	1.029	1.104	1.053
155	0.905	0.951	0.951	0.971
157	0.775	1.029	1.104	0.969
166	0.921	1.092	1.361	1.068

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)

Private Passenger Adult Class Factors

Class	M	S
1A	0.80	1.00
1B	1.00	1.20
1C	0.88	1.08
1D	1.00	1.20
1E	1.04	1.24
1F	1.05	1.25
1G	1.05	1.25
1H	1.17	1.37
1J	0.74	0.94
1K	0.90	1.10
1L	1.05	1.25
1M	0.79	0.99

Class	M	S
21	0.85	1.05
22	1.02	1.22
23	0.92	1.12
24	1.11	1.31
25	0.96	1.16
26	1.19	1.39
27	1.01	1.21
28	1.22	1.42
2J	0.77	0.97
2K	0.92	1.12
2P	0.83	1.03
2Q	0.95	1.15
2R	0.86	1.06
2T	0.98	1.18
2U	0.89	1.09
2V	1.02	1.22

Class	M	S
3A	1.05	1.25
3B	1.20	1.40
3C	1.15	1.35
3D	1.30	1.50
3E	1.34	1.54
3F	1.34	1.54
3G	1.40	1.60
3H	1.55	1.75
3J	0.95	1.15
3K	1.08	1.28

Class	M	S
6A	0.67	0.87
6B	0.85	1.05
6C	0.73	0.93
6D	0.85	1.05
6E	0.88	1.08
6F	0.90	1.10
6G	0.90	1.10
6H	1.01	1.21
6J	0.61	0.81
6K	0.77	0.97

Notes:
1. The following apply:
   Rule 204; Rule 205; Rule 206; Class Code Chart
2. The class factors may be adjusted for the following:
   Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
   Driver Training Automobile Adjustment (Rule 410) (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)
Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Unmarried Female Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
4A#	1.35	1.55	1.15	1.35	--	--	--	--	1.15	1.35	1.10	1.30	--	--	--	--
4B	2.09	2.29	1.78	1.98	1.88	2.08	1.60	1.80	1.78	1.98	1.51	1.71	1.60	1.80	1.36	1.56
4C	2.38	2.58	2.02	2.22	2.14	2.34	1.82	2.02	2.02	2.22	1.72	1.92	1.82	2.02	1.55	1.75
4D	2.66	2.86	2.26	2.46	2.39	2.59	2.03	2.23	2.26	2.46	1.92	2.12	2.03	2.23	1.73	1.93
4J#	1.29	1.49	1.10	1.30	--	--	--	--	1.10	1.30	1.00	1.20	--	--	--	--
4K	1.99	2.19	1.69	1.89	1.79	1.99	1.52	1.72	1.69	1.89	1.44	1.64	1.52	1.72	1.29	1.49
4P	2.26	2.46	1.92	2.12	2.03	2.23	1.73	1.93	1.92	2.12	1.63	1.83	1.73	1.93	1.47	1.67
4Q	2.53	2.73	2.15	2.35	2.28	2.48	1.94	2.14	2.15	2.35	1.83	2.03	1.94	2.14	1.65	1.85

Renewal or Transfer Only

Private Passenger Unmarried Female Non-Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
5A	1.49	1.69	1.27	1.47	--	--	--	--	1.27	1.47	1.15	1.35	--	--	--	--
5B	2.25	2.45	1.91	2.11	2.03	2.23	1.72	1.92	1.91	2.11	1.63	1.83	1.72	1.92	1.46	1.66
5C	2.85	3.05	2.42	2.62	2.57	2.77	2.18	2.38	2.42	2.62	2.06	2.26	2.18	2.38	1.85	2.05
5D	3.33	3.53	2.83	3.03	3.00	3.20	2.55	2.75	2.83	3.03	2.41	2.61	2.55	2.75	2.17	2.37
5J	1.43	1.63	1.22	1.42	--	--	--	--	1.22	1.42	1.05	1.25	--	--	--	--
5K	2.15	2.35	1.83	2.03	1.94	2.14	1.64	1.84	1.83	2.03	1.55	1.75	1.64	1.84	1.40	1.60
5P	2.71	2.91	2.30	2.50	2.44	2.64	2.07	2.27	2.30	2.50	1.96	2.16	2.07	2.27	1.76	1.96
5Q	3.15	3.35	2.68	2.88	2.84	3.04	2.41	2.61	2.68	2.88	2.28	2.48	2.41	2.61	2.05	2.25

Notes:
1. The following apply:
   Rule 204; Rule 205; Class Code Chart
2. The class factors may be adjusted for the following:
   Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
   Driver Training Automobile Adjustment (Rule 410) (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)
Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Married Male Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
7B	2.09	2.29	1.88	2.08	1.88	2.08	1.69	1.89	1.78	1.98	1.60	1.80	1.60	1.80	1.44	1.64
7C	2.38	2.58	2.14	2.34	2.14	2.34	1.93	2.13	2.02	2.22	1.82	2.02	1.82	2.02	1.64	1.84
7D	2.66	2.86	2.39	2.59	2.39	2.59	2.15	2.35	2.26	2.46	2.03	2.23	2.03	2.23	1.83	2.03
7E	1.52	1.72	1.37	1.57	--	--	--	--	1.37	1.57	1.23	1.43	--	--	--	--
7F	1.30	1.50	1.17	1.37	--	--	--	--	1.17	1.37	1.05	1.25	--	--	--	--
7K	1.99	2.19	1.79	1.99	1.79	1.99	1.61	1.81	1.69	1.89	1.52	1.72	1.52	1.72	1.37	1.57
7P	2.26	2.46	2.03	2.23	2.03	2.23	1.83	2.03	1.92	2.12	1.73	1.93	1.73	1.93	1.56	1.76
7Q	2.50	2.70	2.25	2.45	2.25	2.45	2.03	2.23	2.13	2.33	1.91	2.11	1.91	2.11	1.72	1.92
7R	1.45	1.65	1.31	1.51	--	--	--	--	1.31	1.51	1.17	1.37	--	--	--	--
7X	1.24	1.44	1.12	1.32	--	--	--	--	1.12	1.32	1.00	1.20	--	--	--	--

Notes: 1. The following apply:
Rule 204; Rule 205; Class Code Chart
2. The class factors may be adjusted for the following:
Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
Driver Training Automobile Adjustment (Rule 410) (SFM Only)

version 3

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)
Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Unmarried Male Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
8A#	1.70	1.90	1.28	1.48	--	--	--	--	1.45	1.65	1.08	1.28	--	--	--	--
8B	2.61	2.81	1.96	2.16	2.35	2.55	1.76	1.96	2.22	2.42	1.66	1.86	2.00	2.20	1.50	1.70
8C	3.14	3.34	2.36	2.56	2.83	3.03	2.12	2.32	2.67	2.87	2.00	2.20	2.40	2.60	1.80	2.00
8D	3.47	3.67	2.60	2.80	3.12	3.32	2.34	2.54	2.95	3.15	2.21	2.41	2.65	2.85	1.99	2.19
8J#	1.62	1.82	1.22	1.42	--	--	--	--	1.38	1.58	1.03	1.23	--	--	--	--
8K	2.51	2.71	1.88	2.08	2.26	2.46	1.69	1.89	2.13	2.33	1.60	1.80	1.92	2.12	1.44	1.64
8L	1.90	2.10	--	--	--	--	--	--	1.62	1.82	--	--	--	--	--	--
8M	1.81	2.01	--	--	--	--	--	--	1.54	1.74	--	--	--	--	--	--
8P	2.99	3.19	2.24	2.44	2.69	2.89	2.02	2.22	2.54	2.74	1.91	2.11	2.29	2.49	1.72	1.92
8Q	3.30	3.50	2.48	2.68	2.97	3.17	2.23	2.43	2.81	3.01	2.10	2.30	2.52	2.72	1.89	2.09

Renewal or Transfer Only

Private Passenger Unmarried Male Non-Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
9A	1.99	2.19	1.49	1.69	--	--	--	--	1.69	1.89	1.27	1.47	--	--	--	--
9B	3.05	3.25	2.29	2.49	2.75	2.95	2.06	2.26	2.59	2.79	1.94	2.14	2.33	2.53	1.75	1.95
9C	3.90	4.10	2.93	3.13	3.51	3.71	2.63	2.83	3.32	3.52	2.49	2.69	2.98	3.18	2.24	2.44
9D	4.56	4.76	3.42	3.62	4.10	4.30	3.08	3.28	3.88	4.08	2.91	3.11	3.49	3.69	2.62	2.82
9J	1.90	2.10	1.43	1.63	--	--	--	--	1.62	1.82	1.21	1.41	--	--	--	--
9K	2.96	3.16	2.22	2.42	2.66	2.86	2.00	2.20	2.52	2.72	1.89	2.09	2.26	2.46	1.70	1.90
9P	3.71	3.91	2.78	2.98	3.34	3.54	2.50	2.70	3.15	3.35	2.37	2.57	2.84	3.04	2.13	2.33
9Q	4.33	4.53	3.25	3.45	3.90	4.10	2.92	3.12	3.68	3.88	2.76	2.96	3.31	3.51	2.48	2.68

Notes:
1. The following apply:
   Rule 204; Rule 205; Rule 206; Class Code Chart
2. The class factors may be adjusted for the following:
   Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
   Driver Training Automobile Adjustment (Rule 410) (SFM Only)

version 4

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)
Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Student Away at School

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
41	1.33	1.53	1.20	1.40	1.20	1.40	1.08	1.28	1.13	1.33	1.02	1.22	1.02	1.22	1.00	1.20
42	1.27	1.47	1.14	1.34	1.14	1.34	1.03	1.23	1.08	1.28	0.97	1.17	0.97	1.17	0.90	1.10
43	1.00	1.20	1.00	1.20	--	--	--	--	1.00	1.20	1.00	1.20	--	--	--	--
44	0.95	1.15	0.90	1.10	--	--	--	--	0.90	1.10	0.90	1.10	--	--	--	--
81	1.52	1.72	1.37	1.57	1.37	1.57	1.23	1.43	1.29	1.49	1.16	1.36	1.16	1.36	1.05	1.25
82	1.46	1.66	1.31	1.51	1.31	1.51	1.18	1.38	1.24	1.44	1.12	1.32	1.12	1.32	1.01	1.21
83	1.33	1.53	1.20	1.40	--	--	--	--	1.13	1.33	1.02	1.22	--	--	--	--
84	1.27	1.47	1.14	1.34	--	--	--	--	1.08	1.28	0.97	1.17	--	--	--	--

Notes: 1. The following apply:
Rule 204; Rule 205; Class Code Chart
2. The class factors may be adjusted for the following:
Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
Driver Training Automobile Adjustment (Rule 410) (SFM Only)

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PRIVATE PASSENGER AGE ADJUSTMENT FACTORS

(See Rule 210)

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
16	0.23	N/A	N/A	0.00	0.00	0.09	0.00	0.00	0.00
17	0.23	N/A	N/A	0.10	0.10	0.09	0.05	0.00	0.00
18	0.23	N/A	N/A	-0.10	-0.10	0.09	-0.05	-0.15	-0.20
19	0.23	N/A	N/A	0.05	0.10	0.09	0.00	0.10	0.15
20	0.23	N/A	N/A	-0.05	-0.10	0.09	-0.10	-0.10	-0.15
21	0.23	N/A	N/A	-0.05	0.11	0.09	0.00	-0.10	0.11
22	0.20	N/A	N/A	-0.05	0.03	0.09	-0.10	-0.10	0.01
23	0.15	N/A	N/A	-0.05	-0.05	0.09	0.00	-0.10	-0.05
24	0.10	N/A	N/A	-0.05	-0.10	0.09	0.00	-0.10	-0.07
25	0.05	N/A	0.00	N/A	N/A	0.09	N/A	N/A	N/A
26	0.05	N/A	0.00	N/A	N/A	0.09	N/A	N/A	N/A
27	0.05	N/A	-0.01	N/A	N/A	0.09	N/A	N/A	N/A
28	0.03	N/A	-0.03	N/A	N/A	0.09	N/A	N/A	N/A
29	0.02	N/A	-0.05	N/A	N/A	0.09	N/A	N/A	N/A

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
30	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
31	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
32	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
33	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
34	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
35	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
36	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
37	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
38	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
39	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
40	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
41	-0.01	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
42	-0.02	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
43	-0.03	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A

Note: To determine premium, these factors are added to the private passenger class factors.

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PRIVATE PASSENGER AGE ADJUSTMENT FACTORS

(See Rule 210)

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
44	-0.04	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
45	-0.05	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
46	-0.06	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
47	-0.06	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
48	-0.07	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
49	-0.07	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
50	-0.07	N/A	N/A	N/A	N/A	0.06	N/A	N/A	N/A
51	-0.07	N/A	N/A	N/A	N/A	0.06	N/A	N/A	N/A
52	-0.07	N/A	N/A	N/A	N/A	0.05	N/A	N/A	N/A
53	-0.07	N/A	N/A	N/A	N/A	0.04	N/A	N/A	N/A
54	-0.07	N/A	N/A	N/A	N/A	0.03	N/A	N/A	N/A
55	-0.07	N/A	N/A	N/A	N/A	0.02	N/A	N/A	N/A
56	-0.07	N/A	N/A	N/A	N/A	0.00	N/A	N/A	N/A
57	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
58	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
59	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
60	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
61	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
62	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
63	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
64	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
65	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
66	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
67	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
68	-0.07	N/A	N/A	N/A	N/A	0.00	N/A	N/A	N/A
69	-0.06	N/A	N/A	N/A	N/A	0.01	N/A	N/A	N/A
70	-0.05	N/A	N/A	N/A	N/A	0.02	N/A	N/A	N/A
71	-0.04	N/A	N/A	N/A	N/A	0.04	N/A	N/A	N/A

Note: To determine premium, these factors are added to the private passenger class factors.

version 3

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PRIVATE PASSENGER AGE ADJUSTMENT FACTORS

(See Rule 210)

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
72	-0.03	N/A	N/A	N/A	N/A	0.06	N/A	N/A	N/A
73	-0.02	N/A	N/A	N/A	N/A	0.08	N/A	N/A	N/A
74	-0.01	N/A	N/A	N/A	N/A	0.08	N/A	N/A	N/A
75	0.00	-0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	0.01	-0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	0.01	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	0.02	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	0.02	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	0.04	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	0.04	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	0.05	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	0.05	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	0.05	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	0.06	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
86	0.06	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	0.06	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	0.07	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	0.07	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	0.07	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	0.07	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	0.08	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	0.08	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	0.08	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
95	0.08	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
96	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
97	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
98	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
99	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Note: To determine premium, these factors are added to the private passenger class factors.

version 3

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COMMERCIAL

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Base Rate				
2. Class (See Below)				
3. Weight (See Below)				
4. Limits				
5. IRG/Deductible				
6. Age Group (See Below)				
7. Financial Responsibility Certification (Rule 110)				
Total Coverage Premium (See Note C Below)				

Notes:

A. Rates for ERS Coverage are shown in the Base Rates section. (Note C may apply.)
B. Uninsured Motor Vehicle and Underinsured Motor Vehicle Coverages are also available.
C. These rules may also apply in the order listed:
1. Tank Truck % (Note B1 in Comprehensive IRG Factor Section)
2. Over 50 Miles Surcharge (Rule 305)
3. Coal and Fuel % (Rule 305)
4. Trailer % (Rule 307)
5. Policy Term: Rule 102
Rule 801C
6. Fleet Modification (Rule 851)

CLASS	BIPD	MPC	COMP	COLL
1	0.25	0.50	0.50	0.50
5	1.00	1.00	1.00	1.00
4	1.75	1.15	1.05	1.55

WEIGHT	BIPD	MPC	COMP	COLL
Light	1.00	1.00	1.00	1.00
Medium	1.00	0.75	0.95	0.90
Heavy	1.15	0.75	0.95	0.90

AGE GROUP	COMP	COLL
1	1.00	1.00
2	0.92	0.95
3	0.86	0.90
4	0.76	0.85
5	0.66	0.80
6	0.66	0.75
7	0.65	0.70
8	0.65	0.65
9	0.60	0.50

version 2

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COMMERCIAL SEMIANNUAL BASE RATES

	25,000/50,000/25,000 BIPD		5,000 MPC	
Territory	**SFM**	**SFF&C**	**SFM**	**SFF&C**
1	162.60	284.60	8.50	14.90
2	133.00	232.80	7.00	12.30
3	103.90	181.80	6.10	10.70
4	100.40	175.70	7.10	12.40
5	120.10	210.20	7.30	12.80
6	130.50	228.40	8.10	14.20
8	106.90	187.10	6.90	12.10
9	144.20	252.40	8.70	15.20
11	110.70	193.70	7.10	12.40
12	141.30	247.30	9.80	17.20
13	117.60	205.80	9.20	16.10
14	106.70	186.70	8.10	14.20
15	70.60	123.60	6.20	10.90
16	89.80	157.20	8.40	14.70
17	78.50	137.40	7.80	13.70
18	115.90	202.80	7.20	12.60
19	115.90	202.80	8.10	14.20
20	124.90	218.60	6.70	11.70
51	120.10	210.20	7.10	12.40
56	120.10	210.20	8.10	14.20
76	117.70	206.00	8.40	14.70
113	115.70	202.50	8.50	14.90
123	95.90	167.80	9.60	16.80
136	114.80	200.90	8.40	14.70
141	110.70	193.70	7.10	12.40
154	86.20	150.90	7.60	13.30
155	86.20	150.90	7.30	12.80
157	72.60	127.10	7.60	13.30
166	95.90	167.80	9.60	16.80

	FULL COMP		100 COLL	
	SFM	**SFF&C**	**SFM**	**SFF&C**
All	34.00	59.50	34.80	60.90

Emergency Road Service
Class 1 (See Rule 604)

	SFM	**SFF&C**
All	2.40	4.20

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COMMERCIAL
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U),
UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND
UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)
(See Rule 602)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	COV U	COV U1	COV W
1. Base Rate (See Below)			
2. Limits (See Below)			
Total Coverage Premium (See Note A Below)			

Notes:

A. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851

B. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged. For limits higher than $1,000,000/$1,000,000 bodily injury and $1,000,000 property damage, refer to Company for acceptance.

C. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.

D. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.

E. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

25,000/50,000 Base Rates

	SFM	SFF&C
COV U	6.60	11.60
COV W	11.30	19.80

Limits (000) Factors

Limits	**COV U**	**COV W**
25/50	1.00	1.00
50/100	1.31	1.52
100/200	1.41	2.44
100/300	1.53	2.80
300/300	1.60	4.33
250/500	1.74	5.26
500/500	1.87	6.07
500/1000	2.85	6.92
1000/1000	3.18	8.66

25,000 COV U1 Base Rates

	SFM	SFF&C
Policy With Collision Coverage (For All Limits)	2.60	4.60
Policy Without Collision Coverage	6.40	11.20

COV U1 Limit (000) Factors for Policy Without Collision Coverage

25	50	100	150	200	250	300	500	750	1000
1.00	1.58	2.80	4.00	5.21	6.41	7.59	12.41	18.43	24.40

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COMMERCIAL LIMIT FACTORS

Bodily Injury Limits* (000)	Property Damage Limit (000)						
	25	50	100	250	500	750	1000
25/50	1.00	1.03	1.05	1.10	1.15	1.18	1.20
50/100	1.09	1.12	1.14	1.19	1.24	1.27	1.29
100/200	1.16	1.19	1.21	1.26	1.31	1.34	1.36
100/300	1.18	1.21	1.23	1.28	1.33	1.36	1.38
300/300	1.31	1.34	1.36	1.41	1.46	1.49	1.51
250/500	1.32	1.35	1.37	1.42	1.47	1.50	1.52
500/500	1.42	1.45	1.47	1.52	1.57	1.60	1.62
500/1000	1.48	1.51	1.53	1.58	1.63	1.66	1.68
750/1000	1.52	1.55	1.57	1.62	1.67	1.70	1.72
1000/1000	1.56	1.59	1.61	1.66	1.71	1.74	1.76

* Per Person/Per Accident

Medical Payments Coverage Limit

5,000	10,000	25,000	50,000	100,000
1.00	1.40	2.00	2.80	3.50

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COMMERCIAL COMPREHENSIVE IRG/DEDUCTIBLE FACTORS

		Deductible							
MSRP	**IRG**	**Full**	**50**	**100**	**200#**	**250**	**500**	**1000**	**2000**
$0 - 2,200	1	0.78	0.52	0.38	0.35	0.31	0.24	0.19	N/A
2,201 - 4,000	2	1.00	0.80	0.62	0.54	0.50	0.40	0.33	0.25
4,001 - 6,500	3	1.50	1.25	1.00	0.89	0.84	0.68	0.58	0.45
6,501 - 10,000	4	2.25	1.91	1.57	1.41	1.34	1.12	0.95	0.75
10,001 - 15,000	5	3.00	2.58	2.15	1.94	1.84	1.54	1.32	1.05
15,001 - 20,000	6	3.75	3.25	2.73	2.47	2.34	1.97	1.70	1.35
20,001 - 25,000	7	4.42	3.84	3.24	2.94	2.82	2.52	2.16	1.73
25,001 - 30,000	8	5.44	4.74	4.02	3.66	3.51	3.14	2.69	2.16
30,001 - 35,000	9	6.48	5.67	4.82	4.38	4.20	3.76	3.23	2.58
35,001 - 40,000	10	7.45	6.54	5.56	5.07	4.84	4.35	3.73	2.99
40,001 - 45,000	11	8.42	7.39	6.30	5.75	5.49	4.94	4.23	3.39
45,001 - 50,000	12	9.40	8.26	7.05	6.43	6.14	5.52	4.74	3.79
50,001 - 55,000	13	10.37	9.13	7.79	7.11	6.78	6.10	5.25	4.20
55,001 - 60,000	14	11.34	9.99	8.54	7.79	7.43	6.68	5.75	4.60
60,001 - 65,000	15	12.30	10.85	9.27	8.47	8.08	7.27	6.25	5.00
65,001 - 70,000	16	13.27	11.70	10.01	9.15	8.73	7.85	6.75	5.40
70,001 - 75,000	17	14.24	12.57	10.76	9.82	9.37	8.44	7.26	5.81
75,001 - 80,000	18	15.22	13.44	11.51	10.51	10.02	9.02	7.76	6.21

Increase the IRG 18 factor by 4% for each $5,000, or fraction thereof, by which the MSRP exceeds $80,000. For example, the IRG factor for an IRG 25 vehicle (MSRP between $110,001 and $115,000) is computed as 7 (the difference between 25 and 18) multiplied by 4%, resulting in 0.28. Add one (1.28) and multiply by the IRG 18 factor, rounding to the nearest penny.

SFM and SFF&C Renewal or Transfer of Coverage Only

Notes:

A. Use the MSRP of the body and the chassis to determine the IRG.

B. Full Comprehensive is not available on the following:

1. Tank trucks used for hauling flammable liquids other than fuel oil (deductible forms of comprehensive coverage may be written on trucks so used at 150% of the commercial premiums otherwise applicable).
2. Trucks used to haul sand, gravel, coal and other loose mineral products.

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COMMERCIAL COLLISION IRG/DEDUCTIBLE FACTORS

		Deductible						
MSRP	**IRG**	**50***	**100***	**200#**	**250**	**500**	**1000**	**2000**
$0 - 2,200	1	0.60	0.50	0.45	0.43	0.33	0.20	N/A
2,201 - 4,000	2	1.20	1.00	0.90	0.85	0.65	0.40	0.30
4,001 - 6,500	3	2.08	1.80	1.66	1.58	1.28	0.86	0.67
6,501 - 10,000	4	2.94	2.60	2.41	2.32	1.91	1.32	1.04
10,001 - 15,000	5	3.82	3.40	3.18	3.05	2.54	1.77	1.41
15,001 - 20,000	6	4.69	4.20	3.93	3.79	3.17	2.23	1.78
20,001 - 25,000	7	5.57	5.00	4.69	4.52	3.80	2.68	2.13
25,001 - 30,000	8	6.38	5.75	5.40	5.22	4.39	3.12	2.49
30,001 - 35,000	9	7.20	6.50	6.11	5.91	4.99	3.54	2.84
35,001 - 40,000	10	8.02	7.25	6.82	6.60	5.58	3.97	3.16
40,001 - 45,000	11	8.83	8.00	7.53	7.28	6.16	4.40	3.47
45,001 - 50,000	12	9.66	8.75	8.24	7.97	6.75	4.83	3.77
50,001 - 55,000	13	10.48	9.50	8.96	8.66	7.35	5.26	4.08
55,001 - 60,000	14	11.29	10.25	9.67	9.35	7.94	5.68	4.38
60,001 - 65,000	15	12.11	11.00	10.38	10.04	8.53	6.12	4.69
65,001 - 70,000	16	12.92	11.75	11.09	10.73	9.12	6.54	4.99
70,001 - 75,000	17	13.74	12.50	11.80	11.42	9.71	6.97	5.30
75,001 - 80,000	18	14.57	13.25	12.50	12.10	10.30	7.40	5.60

Increase the IRG 18 factor by 6% for each $5,000, or fraction thereof, by which the MSRP exceeds $80,000. For example, the IRG factor for an IRG 25 vehicle (MSRP between $110,001 and $115,000) is computed as 7 (the difference between 25 and 18) multiplied by 6%, resulting in 0.42. Add one (1.42) and multiply by the IRG 18 factor, rounding to the nearest penny.

SFM and SFF&C Renewal or Transfer of Coverage Only

* SFF&C Renewal or Transfer of Coverage Only

Note: Use the MSRP of the body and the chassis to determine the IRG.

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

SCHOOL BUS
State Farm Mutual Only

Round to nearest dollar after each step.

Annual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Base Rate				
2. Commercial Limits				
3. Church Bus % (See Note B Below)				
4. Spare Bus % (See Note C Below)				
5. Approved Other Use Premium (See Below)	+			
Total Coverage Premium (See Note D Below)				

Notes:

A. Rates for COV U, COV U1, and COV W are 200% of the commercial semiannual premium. (Notes B and D may apply, rounding to the nearest penny after each step.)

B. All coverages for church busses shall be 48% of the otherwise applicable class 2 school bus premiums. (See Rule 409.)

C. The bodily injury and property damage liability, medical payments, and collision coverage premiums for spare or substitute school busses shall be 30% of the otherwise applicable class 1 premiums. Other coverages are available at 100% of the class 1 premiums. (See Rule 408B.)

D. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Approved Other Use (See Rule 408A)

Annual Mileage	Premium
1 - 500	8.00
More than 500	1.60 Per 100 Miles

Note: Do not round after this step.

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SCHOOL BUS ANNUAL BASE RATES

State Farm Mutual Only

25,000/50,000/25,000 BIPD

	Seating Capacity					
	1 - 30		31 - 60		Over 60	
	Class		Class		Class	
Territory	1	2	1	2	1	2
1	182	201	215	236	429	472
2	149	164	176	193	351	387
3	120	132	141	155	283	311
4	116	128	137	150	273	301
5	135	148	159	174	317	349
6	149	164	176	193	351	386
8	120	132	141	155	282	310
9	167	183	196	216	392	431
11	128	141	151	166	301	331
12	163	180	192	211	384	423
13	136	150	160	176	320	352
14	123	136	145	160	290	319
15	81	89	96	105	191	211
16	104	114	122	134	244	269
17	88	97	104	114	207	228
18	130	143	153	168	306	337
19	130	143	153	168	306	337
20	144	159	170	187	340	374
51	135	148	159	174	317	349
56	135	148	159	174	317	349
76	132	146	156	171	311	343
113	130	143	153	168	306	336
123	108	118	127	139	253	278
136	129	142	152	167	303	334
141	128	141	151	166	301	331
154	97	107	114	125	228	251
155	97	107	114	125	228	251
157	84	92	99	109	198	217
166	108	118	127	139	253	278

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Medical Payments Coverage

	Seating Capacity					
	1 - 30		31 - 60		Over 60	
	Class		Class		Class	
Limit	1	2	1	2	1	2
500#	2	2	2	2	3	3
1,000	3	4	3	4	5	6
2,000	5	6	5	6	8	8
3,000	6	6	6	6	9	9
5,000	7	7	7	7	10	11
10,000	10	10	10	10	14	16
25,000	14	15	14	15	20	22

Renewal or Transfer of Coverage Only

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SCHOOL BUS
State Farm Mutual Only
COMPREHENSIVE COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible											
			Full		100		250		500		1000		2000	
			Class		Class		Class		Class		Class		Class	
			1	2	1	2	1	2	1	2	1	2	1	2
$0 - 3,000	1	1	24	27	14	15	10	11	9	10	7	8	6	7
		2-3	19	21	11	12	8	9	7	8	6	6	5	6
		4-8	15	17	9	10	7	7	6	6	5	5	4	5
		9	15	17	9	10	7	7	6	6	5	5	4	4
3,001 - 4,000	2	1	29	31	20	22	15	16	12	14	10	11	9	10
		2-3	23	25	16	18	12	13	10	11	8	9	7	8
		4-8	18	20	13	14	9	10	8	9	7	7	6	6
		9	18	20	13	14	9	10	8	9	6	7	6	6
4,001 - 6,500	3	1	41	45	30	33	22	24	19	21	15	17	14	15
		2-3	33	36	24	26	18	20	15	17	12	14	11	12
		4-8	26	29	19	21	14	16	12	13	10	11	9	10
		9	26	28	19	21	14	15	12	13	10	11	9	10

Note: To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar.

Deductible	Factor	Applied to Deductible
50 Comprehensive	1.10	100 Comprehensive

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SCHOOL BUS
State Farm Mutual Only
COMPREHENSIVE COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible											
			Full		100		250		500		1000		2000	
			Class		Class		Class		Class		Class		Class	
			1	2	1	2	1	2	1	2	1	2	1	2
$6,501 - 10,000	4	1	59	65	45	49	33	37	29	31	23	26	21	23
		2-3	48	52	36	39	27	29	23	25	19	20	17	18
		4-8	38	42	29	32	21	23	18	20	15	16	13	15
		9	37	41	28	31	21	23	18	20	15	16	13	15
10,001 - 14,000	5	1	81	90	65	72	51	56	44	48	36	39	32	35
		2-3	65	72	52	57	41	45	35	39	29	32	26	28
		4-8	52	57	42	46	33	36	28	31	23	25	21	23
		9	51	56	41	45	32	36	28	30	23	25	20	22
14,001 - 19,000	6	1	110	121	88	97	69	76	59	65	48	53	44	48
		2-3	88	97	70	77	55	61	48	52	39	43	35	39
		4-8	70	77	56	62	44	49	38	42	31	34	28	31
		9	69	76	55	61	44	48	37	41	30	34	28	30

Note: To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar.

Deductible	Factor	Applied to Deductible
50 Comprehensive	1.10	100 Comprehensive

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SCHOOL BUS
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COMPREHENSIVE COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible											
			Full		100		250		500		1000		2000	
			Class		Class		Class		Class		Class		Class	
			1	2	1	2	1	2	1	2	1	2	1	2
$19,001 - 24,000	7	1	139	152	114	125	94	104	80	88	66	72	59	65
		2-3	111	122	91	100	75	83	64	70	53	58	47	52
		4-8	89	98	73	80	60	66	51	56	42	46	38	42
		9	87	96	72	79	59	65	50	55	41	46	37	41
24,001 - 29,000	8	1	177	195	148	163	124	136	101	111	84	93	76	84
		2-3	142	156	118	130	99	109	81	89	67	74	61	67
		4-8	113	125	95	104	79	87	65	71	54	59	49	54
		9	112	123	93	102	78	86	64	70	53	58	48	53
29,001 - 34,000	9	1	218	240	184	202	152	168	125	137	104	114	94	103
		2-3	174	192	147	162	122	134	100	110	83	91	75	82
		4-8	139	153	118	129	98	107	80	88	66	73	60	66
		9	137	151	116	127	96	106	79	86	65	72	59	65

Note: Increase the IRG 9 premium by 15% for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000. For example, the premium for an IRG 11 bus (MSRP between $39,001 and $44,000) is computed as 2 (the difference between 11 and 9) multiplied by 15%, resulting in 0.30. Add one (1.30) and multiply by the IRG 9 premium, rounding to the nearest dollar.
To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar.

Deductible	Factor	Applied to Deductible
50 Comprehensive	1.10	100 Comprehensive

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SCHOOL BUS
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COLLISION COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible 50 Class 1	50 Class 2	100 Class 1	100 Class 2	250 Class 1	250 Class 2	500 Class 1	500 Class 2	1000 Class 1	1000 Class 2	2000 Class 1	2000 Class 2
$0 - 3,000	1	1	20	22	18	20	17	18	15	16	8	9	7	7
		2-3	16	18	14	16	13	15	12	13	6	7	5	6
		4-8	13	14	12	13	11	12	10	11	5	6	4	5
		9	12	13	11	12	10	11	9	10	5	5	4	4
3,001 - 4,000	2	1	27	30	24	26	22	24	20	22	11	12	9	10
		2-3	22	24	19	21	18	19	16	18	9	10	7	8
		4-8	17	19	15	17	14	16	13	14	7	8	6	6
		9	16	18	14	16	13	15	12	13	6	7	5	6
4,001 - 6,500	3	1	39	43	35	38	30	33	27	30	15	16	12	13
		2-3	32	35	28	30	24	27	22	24	12	13	10	11
		4-8	25	28	22	24	19	21	18	19	10	10	8	9
		9	24	26	21	23	18	20	16	18	9	10	7	8

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SCHOOL BUS
State Farm Mutual Only
COLLISION COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible 50 Class 1	50 Class 2	100 Class 1	100 Class 2	250 Class 1	250 Class 2	500 Class 1	500 Class 2	1000 Class 1	1000 Class 2	2000 Class 1	2000 Class 2
$6,501 - 10,000	4	1	54	59	47	51	42	46	38	42	21	23	17	19
		2-3	43	47	37	41	34	37	30	33	16	18	14	15
		4-8	34	38	30	33	27	30	24	27	13	14	11	12
		9	32	35	28	31	25	28	23	25	12	14	10	11
10,001 - 14,000	5	1	67	74	60	66	55	61	50	55	27	30	22	24
		2-3	54	59	48	53	44	49	40	44	22	24	18	20
		4-8	43	47	38	42	35	39	32	35	17	19	14	16
		9	40	44	36	40	33	36	30	33	16	18	13	15
14,001 - 19,000	6	1	84	92	75	83	69	76	62	68	34	37	28	31
		2-3	67	74	60	66	55	61	50	55	27	30	22	24
		4-8	54	59	48	53	44	49	40	44	22	24	18	20
		9	50	55	45	50	41	46	37	41	20	22	17	18

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SCHOOL BUS
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COLLISION COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible 50 Class 1	50 Class 2	100 Class 1	100 Class 2	250 Class 1	250 Class 2	500 Class 1	500 Class 2	1000 Class 1	1000 Class 2	2000 Class 1	2000 Class 2
$19,001 - 24,000	7	1	97	107	90	99	83	92	76	84	43	48	34	38
		2-3	78	86	72	79	67	73	61	67	35	38	28	30
		4-8	62	69	58	63	53	59	49	53	28	30	22	24
		9	58	64	54	59	50	55	46	50	26	29	21	23
24,001 - 29,000	8	1	116	128	104	115	97	107	89	98	52	57	41	45
		2-3	93	102	83	92	78	86	71	78	42	46	33	36
		4-8	74	82	67	73	62	68	57	63	33	37	26	29
		9	70	77	63	69	58	64	53	59	31	34	24	27
29,001 - 34,000	9	1	133	146	119	131	112	123	102	112	61	67	47	52
		2-3	106	117	95	105	89	98	82	90	49	54	38	42
		4-8	85	93	76	84	72	79	65	72	39	43	30	33
		9	80	88	72	79	67	74	61	67	37	40	28	31

Note: Increase the IRG 9 premium by 12% for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000. For example, the premium for an IRG 11 bus (MSRP between $39,001 and $44,000) is computed as 2 (the difference between 11 and 9) multiplied by 12%, resulting in 0.24. Add one (1.24) and multiply by the IRG 9 premium, rounding to the nearest dollar.

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ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS -- LIMITED USE

(See Rule 406)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Private Passenger Base Rate				
2. Private Passenger Limits				
3. Private Passenger IRG/Deductible*				
4. Private Passenger Model Year				
5. Financial Responsibility Certification (Rule 110)				
6. Liability Rating Group				
7. Passive Restraint/Vehicle Safety Discount				
8. Antique/Classic % (See Below)				
9. Private Passenger Territory				
10. Minimum Premium ($20.00)				
Total Coverage Premium (See Note C Below)				

Notes:

A. SFF&C premiums are calculated using the Ineligible for STAR Plan rates.
B. Rates for ERS, R1, S, and T Coverages are 100% of the private passenger premiums. (Note C may apply.)
C. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851
D. Class Rating Factors do not apply.
E. All forms of comprehensive and collision coverages normally available to the type of vehicle being insured may be written except for Full Coverage Comprehensive.

*IRG DETERMINATION

Stated Amount Value	IRG	Stated Amount Value	IRG
$0 - 2,200	1	16,001 - 18,000	14
2,201 - 3,000	2	18,001 - 20,000	15
3,001 - 4,000	3	20,001 - 22,000	16
4,001 - 5,000	4	22,001 - 24,000	17
5,001 - 6,000	5	24,001 - 26,000	18
6,001 - 7,000	6	26,001 - 28,000	19
7,001 - 8,000	7	28,001 - 30,000	20
8,001 - 9,000	8	30,001 - 33,000	21
9,001 - 10,000	9	33,001 - 36,000	22
10,001 - 11,000	10	36,001 - 40,000	23
11,001 - 12,000	11	40,001 - 45,000	24
12,001 - 14,000	12	45,001 - 50,000	25
14,001 - 16,000	13		

For each $5,000 increment, or fraction thereof, by which the value exceeds $50,000 increase the IRG by one.

ANTIQUE/CLASSIC %

Coverages	Antiques	Classics & Replicas
BIPD	10%	12%
MPC	10%	17%
COMP	65%	140%
COLL	17%	40%
COV U#	22%	50%
COV U1#	22%	50%
COV W#	22%	50%

Percentage of the single automobile private passenger premium.

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MOTOR HOMES, TRUCK OR VAN CAMPERS

Insured Under an Annual Automobile Policy
(See Rule 401)

Round to nearest penny after each step.

Annual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Private Passenger Base Rate				
2. Private Passenger Limits				
3. Private Passenger IRG/Deductible**				
4. Private Passenger Model Year				
5. Passive Restraint Discount				
6. Motor Home % (See Below)				
7. Private Passenger Territory				
8. Private Passenger Class (Single Car, No Discounts)*				
Total Coverage Premium (See Note C Below)				

* Include: Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)

Notes:

A. SFF&C premiums are calculated using the Ineligible for STAR Plan rates.
B. Rates for Emergency Road Service Coverage are shown below. (Note C may apply.)
C. Fleet Modification Factor (Rule 851) may also apply.
D. Motor homes do serve to qualify an insured private passenger automobile under the provision of the Multiple Automobiles Discount Rule.
E. Class Codes 2 and 6 shall not apply.
F. Rule 207 shall not apply.
G. See Rule 401 to determine when these vehicles shall be rated on a semiannual policy.

EMERGENCY ROAD SERVICE
(See Rule 604)

SFM	SFF&C
8.80	15.40

MOTOR HOME %

BIPD	33%	COV U1#	50%
MPC	33%	COV W#	50%
COMP	210%	R1#	100%
COLL	55%	S#	200%
COV U#	50%	T#	200%

Percentage of single automobile private passenger semiannual premium. (Note C may apply.)

**** IRG DETERMINATION**

MSRP@	IRG	MSRP@	IRG	MSRP@	IRG
$0 - 2,200	1	26,001 - 28,000	19	105,001 - 110,000	37
2,201 - 3,000	2	28,001 - 30,000	20	110,001 - 115,000	38
3,001 - 4,000	3	30,001 - 33,000	21	115,001 - 120,000	39
4,001 - 5,000	4	33,001 - 36,000	22	120,001 - 125,000	40
5,001 - 6,000	5	36,001 - 40,000	23	125,001 - 130,000	41
6,001 - 7,000	6	40,001 - 45,000	24	130,001 - 135,000	42
7,001 - 8,000	7	45,001 - 50,000	25	135,001 - 140,000	43
8,001 - 9,000	8	50,001 - 55,000	26	140,001 - 145,000	44
9,001 - 10,000	9	55,001 - 60,000	27	145,001 - 150,000	45
10,001 - 11,000	10	60,001 - 65,000	28	150,001 - 155,000	46
11,001 - 12,000	11	65,001 - 70,000	29	155,001 - 160,000	47
12,001 - 14,000	12	70,001 - 75,000	30	160,001 - 165,000	48
14,001 - 16,000	13	75,001 - 80,000	31	165,001 - 170,000	49
16,001 - 18,000	14	80,001 - 85,000	32	170,001 - 175,000	50
18,001 - 20,000	15	85,001 - 90,000	33	175,001 - 180,000	51
20,001 - 22,000	16	90,001 - 95,000	34	180,001 - 185,000	52
22,001 - 24,000	17	95,001 - 100,000	35	185,001 - 190,000	53
24,001 - 26,000	18	100,001 - 105,000	36		

For each $5,000 increment, or fraction thereof, by which the MSRP exceeds $190,000 increase the IRG by one.

@ Use the MSRP of the entire vehicle, including living quarters.

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MOTORCYCLES AND MOTORSCOOTERS

(See Rule 404)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Private Passenger Base Rate				
2. Private Passenger Limits				
3. Private Passenger IRG/Deductible (IRG 5)				
4. Private Passenger Model Year				
5. Motorcycle % (See Below)				
6. Private Passenger Territory				
Total Coverage Premium (See Note D Below)				

Notes:

A. SFF&C premiums are calculated using the Ineligible for STAR Plan rates.

B. Rates for COV U, COV U1, and COV W are 170% of the single automobile private passenger premium. (Note D may apply.)

C. The semiannual premium for No-Fault Death Indemnity, Dismemberment, and Loss of Sight and No-Fault Total Disability Coverages shall be 200% of the semiannual rate applicable for private passenger automobiles. Coverage is limited to the minimum required under the Arkansas no-fault law. (Note D may apply.)

D. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851

MOTORCYCLE %

Engine Displacement in cubic centimeters (cc)*	Rating Group	All Owners or Principal Operators are At Least 25 or Married Females		An Owner or Principal Operator, Other than a Married Female, is Under Age 25: Rated Driver on Auto Policy		An Owner or Principal Operator, Other than a Married Female, is Under Age 25: Not Rated on Auto Policy	
Bodily Injury and Property Damage Liability							
0 - 300	1-3	7%		27%		62%	
301 - 600	4-5	15%		60%		137%	
Over 600	6-9	21%		85%		196%	
$5,000 Medical Payments							
0 - 300	1-3	130%		350%		550%	
301 - 600	4-5	195%		450%		700%	
Over 600	6-9	195%		450%		700%	
Physical Damage Coverages**							
		COMP	COLL	COMP	COLL	COMP	COLL
0 - 100	1	70%	63%	300%	300%	540%	689%
101 - 200	2	90%	66%	427%	428%	560%	714%
201 - 300	3	93%	68%	442%	444%	580%	740%
301 - 450	4	115%	85%	549%	551%	720%	918%
451 - 600	5	205%	150%	975%	979%	1280%	1632%
601 - 750	6	224%	165%	1067%	1071%	1400%	1785%
751 - 900	7	250%	183%	1189%	1193%	1560%	1989%
901 - 1000	8	451%	331%	2149%	2157%	2820%	3596%
Over 1000	9	320%	235%	1524%	1530%	2000%	2550%

* If engine is turbo-charged, use two times the displacement.

** Full Coverage Comprehensive is not available.

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$0 - 750	1	1	8	5	3	N/A	N/A	N/A	4	3	2	N/A	N/A	N/A
		2	7	4	3	N/A	N/A	N/A	3	3	2	N/A	N/A	N/A
		3	7	4	3	N/A	N/A	N/A	3	3	2	N/A	N/A	N/A
		4	6	3	2	N/A	N/A	N/A	3	2	2	N/A	N/A	N/A
		5	6	3	2	N/A	N/A	N/A	3	2	2	N/A	N/A	N/A
751 - 1,500	2	1	13	10	6	6	N/A	N/A	6	5	4	3	N/A	N/A
		2	12	9	6	5	N/A	N/A	6	5	4	3	N/A	N/A
		3	12	9	6	5	N/A	N/A	6	5	4	3	N/A	N/A
		4	9	7	4	4	N/A	N/A	4	4	3	2	N/A	N/A
		5	9	7	4	4	N/A	N/A	4	4	3	2	N/A	N/A
1,501 - 2,250	3	1	19	14	10	9	7	N/A	9	8	6	4	3	N/A
		2	17	13	9	8	6	N/A	8	7	5	4	2	N/A
		3	17	13	9	8	6	N/A	8	7	5	4	2	N/A
		4	13	10	7	6	5	N/A	6	5	4	3	2	N/A
		5	13	10	7	6	5	N/A	6	5	4	3	2	N/A
2,251 - 3,000	4	1	27	20	13	12	10	8	13	11	9	6	4	2
		2	24	18	12	11	9	7	11	10	8	5	3	2
		3	24	18	12	11	9	7	11	10	8	5	3	2
		4	19	14	9	8	7	6	9	7	6	4	2	2
		5	19	14	9	8	7	6	9	7	6	4	2	2

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$3,001 - 4,500	5	1	38	29	19	17	14	12	18	15	12	8	5	4
		2	35	26	17	16	13	10	16	14	11	8	5	3
		3	35	26	17	16	13	10	16	14	11	8	5	3
		4	27	20	13	12	10	8	13	11	9	6	4	3
		5	27	20	13	12	10	8	13	11	9	6	4	3
4,501 - 6,000	6	1	52	40	28	26	21	18	25	21	18	13	8	6
		2	47	36	25	23	19	16	22	19	16	11	8	6
		3	47	36	25	23	19	16	22	19	16	11	8	6
		4	36	28	20	18	15	12	17	15	12	9	6	4
		5	36	28	20	18	15	12	17	15	12	9	6	4
6,001 - 7,500	7	1	65	52	37	34	29	24	32	27	23	17	12	9
		2	59	47	33	31	26	21	28	25	21	15	10	8
		3	59	47	33	31	26	21	28	25	21	15	10	8
		4	46	36	26	24	20	17	22	19	16	12	8	6
		5	46	36	26	24	20	17	22	19	16	12	8	6
7,501 - 9,000	8	1	79	63	46	42	36	30	38	33	28	21	15	11
		2	71	57	41	38	32	27	34	30	25	19	13	10
		3	71	57	41	38	32	27	34	30	25	19	13	10
		4	55	44	32	30	25	21	27	23	20	15	10	8
		5	55	44	32	30	25	21	27	23	20	15	10	8

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$9,001 - 11,000	9	1	92	75	55	51	43	36	45	40	34	26	18	14
		2	83	67	50	46	39	33	40	36	30	23	16	12
		3	83	67	50	46	39	33	40	36	30	23	16	12
		4	65	52	39	35	30	25	31	28	24	18	13	9
		5	65	52	39	35	30	25	31	28	24	18	13	9
11,001 - 13,000	10	1	106	86	64	59	50	43	51	46	39	30	21	16
		2	95	78	58	53	45	38	46	41	35	27	19	14
		3	95	78	58	53	45	38	46	41	35	27	19	14
		4	74	60	45	41	35	30	36	32	27	21	15	11
		5	74	60	45	41	35	30	36	32	27	21	15	11
13,001 - 15,000	11	1	119	98	73	67	58	49	58	52	45	34	24	18
		2	107	88	66	61	52	44	52	47	40	31	22	17
		3	107	88	66	61	52	44	52	47	40	31	22	17
		4	83	69	51	47	40	34	41	36	31	24	17	13
		5	83	69	51	47	40	34	41	36	31	24	17	13
15,001 - 17,000	12	1	132	109	82	76	65	55	65	58	50	39	27	21
		2	119	98	74	68	59	49	58	52	45	35	25	19
		3	119	98	74	68	59	49	58	52	45	35	25	19
		4	93	77	57	53	46	38	45	40	35	27	19	15
		5	93	77	57	53	46	38	45	40	35	27	19	15

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$17,001 - 19,000	13	1	146	121	91	84	72	61	71	64	55	43	31	23
		2	131	109	82	76	65	55	64	57	50	39	27	21
		3	131	109	82	76	65	55	64	57	50	39	27	21
		4	102	85	64	59	51	43	50	45	39	30	21	16
		5	102	85	64	59	51	43	50	45	39	30	21	16
19,001 - 21,000	14	1	157	131	99	91	79	66	77	70	60	47	33	25
		2	142	118	89	82	71	60	69	63	54	42	30	23
		3	142	118	89	82	71	60	69	63	54	42	30	23
		4	110	92	69	64	55	47	54	49	42	33	23	18
		5	110	92	69	64	55	47	54	49	42	33	23	18
21,001 - 23,000	15	1	169	141	106	98	85	72	83	76	65	50	36	27
		2	152	127	96	88	76	65	75	68	58	45	32	25
		3	152	127	96	88	76	65	75	68	58	45	32	25
		4	118	99	74	69	59	50	58	53	45	35	25	19
		5	118	99	74	69	59	50	58	53	45	35	25	19
23,001 - 25,000	16	1	180	151	114	105	91	77	88	82	69	54	39	30
		2	162	136	102	95	82	69	80	74	62	49	35	27
		3	162	136	102	95	82	69	80	74	62	49	35	27
		4	126	105	80	74	64	54	62	57	49	38	27	21
		5	126	105	80	74	64	54	62	57	49	38	27	21

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$25,001 - 27,000	17	1	192	160	122	113	97	82	94	88	74	58	41	32
		2	173	144	109	101	87	74	85	79	67	52	37	28
		3	173	144	109	101	87	74	85	79	67	52	37	28
		4	134	112	85	79	68	58	66	62	52	40	29	22
		5	134	112	85	79	68	58	66	62	52	40	29	22
27,001 - 29,000	18	1	204	170	129	120	103	88	100	94	79	61	44	34
		2	183	153	116	108	93	79	90	85	71	55	40	30
		3	183	153	116	108	93	79	90	85	71	55	40	30
		4	142	119	90	84	72	61	70	66	55	43	31	24
		5	142	119	90	84	72	61	70	66	55	43	31	24
29,001 - 31,000	19	1	215	180	137	127	110	93	105	100	83	65	47	36
		2	194	162	123	114	99	84	95	90	75	59	42	32
		3	194	162	123	114	99	84	95	90	75	59	42	32
		4	151	126	96	89	77	65	74	70	58	46	33	25
		5	151	126	96	89	77	65	74	70	58	46	33	25
31,001 - 33,000	20	1	227	190	145	134	116	98	111	106	88	69	49	38
		2	204	171	130	121	104	89	100	96	79	62	45	34
		3	204	171	130	121	104	89	100	96	79	62	45	34
		4	159	133	101	94	81	69	78	74	61	48	35	26
		5	159	133	101	94	81	69	78	74	61	48	35	26

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$33,001 - 37,000	21-22	1	242	203	155	144	124	105	119	114	94	74	53	41
		2	218	183	139	129	112	95	107	103	85	66	48	37
		3	218	183	139	129	112	95	107	103	85	66	48	37
		4	169	142	108	101	87	74	83	80	66	52	37	28
		5	169	142	108	101	87	74	83	80	66	52	37	28
37,001 - 41,000	23-24	1	257	216	165	153	132	113	126	122	100	79	57	43
		2	232	195	149	138	119	101	114	109	90	71	51	39
		3	232	195	149	138	119	101	114	109	90	71	51	39
		4	180	151	116	107	93	79	88	85	70	55	40	30
		5	180	151	116	107	93	79	88	85	70	55	40	30
41,001 - 45,000	25-26	1	273	230	175	163	141	120	134	129	106	84	60	46
		2	245	207	158	146	127	108	120	116	96	75	54	42
		3	245	207	158	146	127	108	120	116	96	75	54	42
		4	191	161	123	114	99	84	94	90	74	58	42	32
		5	191	161	123	114	99	84	94	90	74	58	42	32
45,001 - 49,000	27-28	1	288	243	186	172	149	127	141	137	113	89	64	49
		2	259	219	167	155	134	114	127	123	101	80	58	44
		3	259	219	167	155	134	114	127	123	101	80	58	44
		4	202	170	130	121	104	89	99	96	79	62	45	34
		5	202	170	130	121	104	89	99	96	79	62	45	34

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES
(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$49,001 - 53,000	29-30	1	303	255	195	181	157	133	149	144	118	93	67	52
		2	272	230	176	163	141	120	134	129	106	84	61	46
		3	272	230	176	163	141	120	134	129	106	84	61	46
		4	212	179	137	127	110	93	104	101	83	65	47	36
		5	212	179	137	127	110	93	104	101	83	65	47	36
53,001 - 57,000	31-32	1	317	268	205	190	165	140	156	150	124	98	71	54
		2	285	241	184	171	148	126	140	135	112	88	64	49
		3	285	241	184	171	148	126	140	135	112	88	64	49
		4	222	187	143	133	115	98	109	105	87	68	49	38
		5	222	187	143	133	115	98	109	105	87	68	49	38
57,001 - 61,000	33-34	1	331	280	214	199	173	147	163	157	130	102	74	57
		2	298	252	193	179	155	132	147	142	117	92	67	51
		3	298	252	193	179	155	132	147	142	117	92	67	51
		4	232	196	150	139	121	103	114	110	91	72	52	40
		5	232	196	150	139	121	103	114	110	91	72	52	40
61,001 - 65,000	35-36	1	346	292	224	208	180	153	170	164	136	107	77	59
		2	311	263	202	187	162	138	153	148	122	96	70	53
		3	311	263	202	187	162	138	153	148	122	96	70	53
		4	242	204	157	146	126	107	119	115	95	75	54	42
		5	242	204	157	146	126	107	119	115	95	75	54	42

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$65,001 - 69,000	37-38	1	360	305	234	217	188	160	177	171	142	112	81	62
		2	324	274	210	195	169	144	159	154	127	101	73	56
		3	324	274	210	195	169	144	159	154	127	101	73	56
		4	252	213	164	152	132	112	124	120	99	78	57	43
		5	252	213	164	152	132	112	124	120	99	78	57	43
69,001 - 73,000	39-40	1	374	317	243	226	196	167	184	178	147	116	84	65
		2	337	285	219	203	176	150	166	160	133	105	76	58
		3	337	285	219	203	176	150	166	160	133	105	76	58
		4	262	222	170	158	137	117	129	124	103	81	59	45
		5	262	222	170	158	137	117	129	124	103	81	59	45
73,001 - 77,000	41-42	1	389	329	253	235	204	173	191	185	153	121	88	67
		2	350	296	228	211	183	156	172	166	138	109	79	60
		3	350	296	228	211	183	156	172	166	138	109	79	60
		4	272	230	177	164	143	121	134	129	107	85	61	47
		5	272	230	177	164	143	121	134	129	107	85	61	47
77,001 - 81,000	43-44	1	403	342	262	244	211	180	198	192	159	125	91	70
		2	363	307	236	219	190	162	178	172	143	113	82	63
		3	363	307	236	219	190	162	178	172	143	113	82	63
		4	282	239	184	171	148	126	139	134	111	88	64	49
		5	282	239	184	171	148	126	139	134	111	88	64	49

Notes:

A. Increase the IRG 44 premium by 3% for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or fraction thereof, by which the MSRP exceeds $81,000 increase the IRG by one.

B. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

C. The minimum premium for Comprehensive and Collision coverages is $1.00.

D. Rates for ERS are 100% of the private passenger premium. (Note E may apply.)

E. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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STATE FARM FIRE AND CASUALTY COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$0 - 750	1	1	14	8	5	N/A	N/A	N/A	7	6	4	N/A	N/A	N/A
		2	13	7	5	N/A	N/A	N/A	6	5	4	N/A	N/A	N/A
		3	13	7	5	N/A	N/A	N/A	6	5	4	N/A	N/A	N/A
		4	10	6	4	N/A	N/A	N/A	5	4	3	N/A	N/A	N/A
		5	10	6	4	N/A	N/A	N/A	5	4	3	N/A	N/A	N/A
751 - 1,500	2	1	24	17	11	10	N/A	N/A	11	9	7	5	N/A	N/A
		2	21	15	10	9	N/A	N/A	10	8	7	4	N/A	N/A
		3	21	15	10	9	N/A	N/A	10	8	7	4	N/A	N/A
		4	16	12	8	7	N/A	N/A	8	7	5	3	N/A	N/A
		5	16	12	8	7	N/A	N/A	8	7	5	3	N/A	N/A
1,501 - 2,250	3	1	34	25	17	15	12	N/A	16	13	11	7	4	N/A
		2	30	23	15	14	11	N/A	14	12	10	7	4	N/A
		3	30	23	15	14	11	N/A	14	12	10	7	4	N/A
		4	24	18	12	11	9	N/A	11	9	7	5	3	N/A
		5	24	18	12	11	9	N/A	11	9	7	5	3	N/A
2,251 - 3,000	4	1	47	35	24	21	17	14	22	19	15	10	6	4
		2	42	32	21	19	16	13	20	17	13	9	6	4
		3	42	32	21	19	16	13	20	17	13	9	6	4
		4	33	25	16	15	12	10	16	13	10	7	4	3
		5	33	25	16	15	12	10	16	13	10	7	4	3

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$3,001 - 4,500	5	1	67	50	34	30	25	20	32	27	21	15	9	7
		2	60	45	30	27	22	18	29	24	19	13	8	6
		3	60	45	30	27	22	18	29	24	19	13	8	6
		4	47	35	24	21	17	14	22	19	15	10	7	5
		5	47	35	24	21	17	14	22	19	15	10	7	5
4,501 - 6,000	6	1	91	71	49	45	38	31	43	37	31	22	15	11
		2	82	64	44	40	34	28	39	34	28	20	13	10
		3	82	64	44	40	34	28	39	34	28	20	13	10
		4	64	49	35	31	26	22	30	26	21	16	10	8
		5	64	49	35	31	26	22	30	26	21	16	10	8
6,001 - 7,500	7	1	114	91	65	60	50	42	55	48	40	30	20	15
		2	103	82	58	54	45	37	50	43	36	27	18	14
		3	103	82	58	54	45	37	50	43	36	27	18	14
		4	80	64	45	42	35	29	39	34	28	21	14	11
		5	80	64	45	42	35	29	39	34	28	21	14	11
7,501 - 9,000	8	1	138	111	81	74	63	53	67	59	50	37	26	19
		2	124	100	73	67	57	48	60	53	45	34	23	17
		3	124	100	73	67	57	48	60	53	45	34	23	17
		4	96	78	56	52	44	37	47	41	35	26	18	14
		5	96	78	56	52	44	37	47	41	35	26	18	14

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$9,001 - 11,000	9	1	161	131	96	89	76	64	78	69	59	45	31	24
		2	145	118	87	80	68	57	70	62	53	40	28	21
		3	145	118	87	80	68	57	70	62	53	40	28	21
		4	113	92	68	62	53	44	55	48	41	31	22	17
		5	113	92	68	62	53	44	55	48	41	31	22	17
11,001 - 13,000	10	1	185	151	112	103	88	74	90	80	69	52	37	28
		2	166	136	101	93	79	67	81	72	62	47	33	25
		3	166	136	101	93	79	67	81	72	62	47	33	25
		4	129	106	78	72	62	52	63	56	48	37	26	20
		5	129	106	78	72	62	52	63	56	48	37	26	20
13,001 - 15,000	11	1	208	171	128	118	101	85	102	90	78	60	42	32
		2	187	154	115	106	91	77	91	81	70	54	38	29
		3	187	154	115	106	91	77	91	81	70	54	38	29
		4	146	120	89	83	71	60	71	63	55	42	30	23
		5	146	120	89	83	71	60	71	63	55	42	30	23
15,001 - 17,000	12	1	232	192	143	132	114	96	113	101	87	67	48	36
		2	209	172	129	119	102	87	102	91	79	61	43	33
		3	209	172	129	119	102	87	102	91	79	61	43	33
		4	162	134	100	93	80	67	79	71	61	47	34	26
		5	162	134	100	93	80	67	79	71	61	47	34	26

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$17,001 - 19,000	13	1	255	212	159	147	127	107	125	112	97	75	53	41
		2	230	191	143	132	114	96	112	101	87	68	48	37
		3	230	191	143	132	114	96	112	101	87	68	48	37
		4	179	148	111	103	89	75	87	78	68	53	37	28
		5	179	148	111	103	89	75	87	78	68	53	37	28
19,001 - 21,000	14	1	276	229	172	160	137	116	135	122	105	81	58	44
		2	248	206	155	144	124	105	121	110	94	73	52	40
		3	248	206	155	144	124	105	121	110	94	73	52	40
		4	193	160	121	112	96	81	94	86	73	57	41	31
		5	193	160	121	112	96	81	94	86	73	57	41	31
21,001 - 23,000	15	1	296	246	186	172	148	126	145	133	113	88	63	48
		2	266	222	167	155	133	113	130	120	102	79	57	43
		3	266	222	167	155	133	113	130	120	102	79	57	43
		4	207	173	130	120	104	88	101	93	79	62	44	34
		5	207	173	130	120	104	88	101	93	79	62	44	34
23,001 - 25,000	16	1	316	264	199	184	159	135	155	144	121	95	68	52
		2	284	237	179	166	143	121	139	129	109	85	61	47
		3	284	237	179	166	143	121	139	129	109	85	61	47
		4	221	185	139	129	111	94	108	101	85	66	47	36
		5	221	185	139	129	111	94	108	101	85	66	47	36

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$25,001 - 27,000	17	1	336	281	213	197	170	144	164	154	129	101	72	55
		2	302	253	191	177	153	130	148	139	116	91	65	50
		3	302	253	191	177	153	130	148	139	116	91	65	50
		4	235	197	149	138	119	101	115	108	91	71	51	39
		5	235	197	149	138	119	101	115	108	91	71	51	39
27,001 - 29,000	18	1	356	298	226	210	181	154	174	165	137	107	77	59
		2	321	268	204	189	163	138	157	148	124	97	69	53
		3	321	268	204	189	163	138	157	148	124	97	69	53
		4	249	209	158	147	127	108	122	115	96	75	54	41
		5	249	209	158	147	127	108	122	115	96	75	54	41
29,001 - 31,000	19	1	376	316	240	222	192	163	185	176	146	114	82	63
		2	339	284	216	200	173	147	166	158	131	103	74	56
		3	339	284	216	200	173	147	166	158	131	103	74	56
		4	263	221	168	155	134	114	129	123	102	80	57	44
		5	263	221	168	155	134	114	129	123	102	80	57	44
31,001 - 33,000	20	1	396	333	253	235	203	172	194	186	154	120	87	66
		2	357	299	228	211	182	155	175	168	138	108	78	60
		3	357	299	228	211	182	155	175	168	138	108	78	60
		4	278	233	177	164	142	121	136	130	108	84	61	46
		5	278	233	177	164	142	121	136	130	108	84	61	46

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.
C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)
D. Rule 102 may also apply (round to the nearest penny).

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$33,001 - 37,000	21-22	1	423	356	271	251	217	184	208	200	164	129	93	71
		2	381	320	244	226	196	166	187	180	148	116	84	64
		3	381	320	244	226	196	166	187	180	148	116	84	64
		4	296	249	190	176	152	129	145	140	115	90	65	50
		5	296	249	190	176	152	129	145	140	115	90	65	50
37,001 - 41,000	23-24	1	450	379	289	268	232	197	221	213	175	138	99	76
		2	405	341	260	241	209	177	199	192	158	124	89	68
		3	405	341	260	241	209	177	199	192	158	124	89	68
		4	315	265	202	188	162	138	155	149	123	96	69	53
		5	315	265	202	188	162	138	155	149	123	96	69	53
41,001 - 45,000	25-26	1	477	402	307	285	246	209	234	226	186	146	105	81
		2	429	362	276	256	222	188	211	203	167	132	95	73
		3	429	362	276	256	222	188	211	203	167	132	95	73
		4	334	281	215	199	172	146	164	158	130	102	74	57
		5	334	281	215	199	172	146	164	158	130	102	74	57
45,001 - 49,000	27-28	1	504	425	325	301	261	222	247	239	197	155	112	86
		2	454	382	292	271	235	200	223	215	177	139	101	77
		3	454	382	292	271	235	200	223	215	177	139	101	77
		4	353	297	227	211	183	155	173	168	138	108	78	60
		5	353	297	227	211	183	155	173	168	138	108	78	60

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$49,001 - 53,000	29-30	1	530	447	342	317	274	233	260	251	207	163	118	90
		2	477	402	308	285	247	210	234	226	186	147	106	81
		3	477	402	308	285	247	210	234	226	186	147	106	81
		4	371	313	239	222	192	163	182	176	145	114	82	63
		5	371	313	239	222	192	163	182	176	145	114	82	63
53,001 - 57,000	31-32	1	554	468	359	333	288	245	273	263	217	171	124	95
		2	499	421	323	299	259	220	245	237	196	154	111	85
		3	499	421	323	299	259	220	245	237	196	154	111	85
		4	388	328	251	233	202	171	191	184	152	120	87	66
		5	388	328	251	233	202	171	191	184	152	120	87	66
57,001 - 61,000	33-34	1	580	490	375	348	302	257	285	275	227	179	130	99
		2	522	441	338	314	272	231	257	248	205	161	117	89
		3	522	441	338	314	272	231	257	248	205	161	117	89
		4	406	343	263	244	211	180	200	193	159	125	91	70
		5	406	343	263	244	211	180	200	193	159	125	91	70
61,001 - 65,000	35-36	1	605	511	392	364	315	268	297	287	237	187	135	104
		2	544	460	353	327	284	241	267	259	214	168	122	93
		3	544	460	353	327	284	241	267	259	214	168	122	93
		4	423	358	274	255	221	188	208	201	166	131	95	73
		5	423	358	274	255	221	188	208	201	166	131	95	73

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.
C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)
D. Rule 102 may also apply (round to the nearest penny).

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STATE FARM FIRE AND CASUALTY COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$65,001 - 69,000	37-38	1	630	533	409	380	329	280	310	299	248	195	141	109
		2	567	480	368	342	296	252	279	269	223	176	127	98
		3	567	480	368	342	296	252	279	269	223	176	127	98
		4	441	373	286	266	230	196	217	209	173	137	99	76
		5	441	373	286	266	230	196	217	209	173	137	99	76
69,001 - 73,000	39-40	1	655	554	426	395	342	292	322	311	258	203	147	113
		2	590	499	383	356	308	262	290	280	232	183	132	102
		3	590	499	383	356	308	262	290	280	232	183	132	102
		4	459	388	298	277	240	204	225	218	180	142	103	79
		5	459	388	298	277	240	204	225	218	180	142	103	79
73,001 - 77,000	41-42	1	681	576	443	411	356	303	335	323	268	212	153	118
		2	613	518	398	370	321	273	301	291	241	190	138	106
		3	613	518	398	370	321	273	301	291	241	190	138	106
		4	477	403	310	288	249	212	234	226	188	148	107	82
		5	477	403	310	288	249	212	234	226	188	148	107	82
77,001 - 81,000	43-44	1	706	598	459	426	370	315	347	335	278	220	159	122
		2	635	538	413	384	333	283	312	302	250	198	143	110
		3	635	538	413	384	333	283	312	302	250	198	143	110
		4	494	418	322	298	259	220	243	235	195	154	111	86
		5	494	418	322	298	259	220	243	235	195	154	111	86

Notes:

A. Increase the IRG 44 premium by 3% for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or fraction thereof, by which the MSRP exceeds $81,000 increase the IRG by one.

B. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

C. The minimum premium for Comprehensive and Collision coverages is $1.00.

D. Rates for ERS are 100% of the private passenger premium. (Note E may apply.)

E. Rule 102 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)
Annual Premiums

Bodily Injury and Property Damage Liability ****Limits 25,000/50,000/25,000**			
Advertised Horsepower Rating*	All-Terrain Vehicle, Trail Bike	Dune Buggy	Golfmobile, Minibike, Snowmobile
0-25	12.80	20.00	6.60
26-50	17.90	28.00	9.20
Over 50	28.20	44.00	14.50

*If unavailable, use engine displacement in cubic centimeters (cc) 0 to 300, 301 to 600, Over 600. Electric-powered Golfmobiles shall be rated in the 0-25 category.
**Commercial limit factors apply (round to the nearest penny).

Medical Payments Coverage			
Limit	All-Terrain Vehicle, Dune Buggy	Golfmobile, Snowmobile	Minibike, Trail Bike
1,000	18.00	9.00	18.00
2,000	25.20	12.60	N/A
5,000	36.00	18.00	N/A

Uninsured Motor Vehicle Coverage (COV U) (See Rule 602)
100% of Commercial Semiannual Premium

Note: Rule 851 may also apply (round to the nearest penny).
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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$0 - 500	1	1	9	9	6	N/A	N/A
		2	9	8	5	N/A	N/A
		3	8	7	5	N/A	N/A
		4	7	6	4	N/A	N/A
		5	7	6	4	N/A	N/A
501 - 750	2	1	16	14	11	8	N/A
		2	15	13	11	7	N/A
		3	14	12	10	7	N/A
		4	11	10	8	6	N/A
		5	11	10	8	6	N/A
751 - 1,000	3	1	22	20	16	12	N/A
		2	20	18	15	11	N/A
		3	19	17	14	10	N/A
		4	16	14	12	8	N/A
		5	15	14	11	8	N/A
1,001 - 1,250	4	1	27	24	20	14	9
		2	25	22	18	13	8
		3	23	21	17	12	7
		4	19	18	14	10	6
		5	19	17	14	10	6

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$1,251 - 1,500	5	1	32	29	23	17	10
		2	29	26	21	16	9
		3	27	25	20	15	9
		4	23	21	17	12	7
		5	22	20	16	12	7
1,501 - 1,750	6	1	41	37	31	24	14
		2	37	34	28	22	13
		3	35	32	27	21	13
		4	29	27	22	17	10
		5	29	26	21	17	10
1,751 - 2,000	7	1	50	46	38	30	19
		2	46	42	35	28	17
		3	43	40	33	26	17
		4	36	33	28	22	14
		5	35	32	27	21	13
2,001 - 2,500	8	1	62	57	48	39	25
		2	57	53	45	36	23
		3	54	50	42	34	22
		4	44	41	35	28	18
		5	43	40	34	27	17

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$2,501 - 3,000	9	1	77	72	61	50	32
		2	71	66	56	46	30
		3	67	62	53	43	28
		4	55	52	44	36	23
		5	54	50	43	35	23
3,001 - 3,500	10	1	92	86	74	60	40
		2	84	79	68	55	37
		3	80	75	64	52	35
		4	66	62	53	43	29
		5	64	60	52	42	28
3,501 - 4,000	11	1	107	100	87	71	47
		2	98	92	80	65	43
		3	93	87	76	62	41
		4	77	72	62	51	34
		5	75	70	61	50	33
4,001 - 4,500	12	1	122	115	99	82	55
		2	112	106	91	75	50
		3	106	100	86	71	48
		4	88	83	72	59	39
		5	85	80	70	57	38

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
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(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$4,501 - 5,000	13	1	137	129	112	93	62
		2	126	119	103	85	57
		3	119	112	98	81	54
		4	98	93	81	67	45
		5	96	90	79	65	44
5,001 - 6,000	14	1	158	149	130	108	73
		2	145	137	120	99	67
		3	137	130	113	94	63
		4	114	107	94	77	52
		5	110	104	91	75	51
6,001 - 7,000	15	1	179	169	148	123	83
		2	165	156	136	113	76
		3	156	147	129	107	72
		4	129	122	106	88	60
		5	125	119	104	86	58
7,001 - 8,000	16	1	197	187	163	136	92
		2	181	172	150	125	85
		3	171	162	142	118	80
		4	142	134	118	98	66
		5	138	131	114	95	64

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
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(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$8,001 - 9,000	17	1	212	201	176	146	99
		2	195	185	162	135	91
		3	184	175	153	127	86
		4	153	145	127	105	72
		5	148	141	123	102	70
9,001 - 10,000	18	1	227	215	189	157	107
		2	209	198	174	145	98
		3	197	187	164	137	93
		4	163	155	136	113	77
		5	159	151	132	110	75
10,001 - 11,000	19	1	242	230	202	168	114
		2	223	211	185	154	105
		3	211	200	175	146	99
		4	174	165	145	121	82
		5	169	161	141	118	80
11,001 - 12,000	20	1	257	244	214	179	122
		2	236	224	197	164	112
		3	224	212	186	156	106
		4	185	176	154	129	88
		5	180	171	150	125	85

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
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(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$12,001 - 13,000	21	1	272	258	227	189	129
		2	250	238	209	174	119
		3	237	225	198	165	112
		4	196	186	163	136	93
		5	190	181	159	133	90
13,001 - 14,000	22	1	287	273	240	200	137
		2	264	251	221	184	126
		3	250	237	209	174	119
		4	207	196	173	144	98
		5	201	191	168	140	96
14,001 - 15,000	23	1	302	287	253	211	144
		2	278	264	232	194	132
		3	263	250	220	184	125
		4	218	207	182	152	104
		5	211	201	177	148	101
15,001 - 16,000	24	1	317	301	265	222	151
		2	292	277	244	204	139
		3	276	262	231	193	132
		4	228	217	191	160	109
		5	222	211	186	155	106

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
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(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$16,001 - 17,000	25	1	332	316	278	232	159
		2	306	290	256	214	146
		3	289	275	242	202	138
		4	239	227	200	167	114
		5	232	221	195	163	111
17,001 - 18,000	26	1	347	330	291	243	166
		2	319	304	268	224	153
		3	302	287	253	212	145
		4	250	238	209	175	120
		5	243	231	204	170	117
18,001 - 19,000	27	1	361	343	303	253	173
		2	332	316	278	233	159
		3	314	299	263	220	151
		4	260	247	218	182	125
		5	253	240	212	177	121
19,001 - 20,000	28	1	375	356	314	263	180
		2	345	328	289	242	166
		3	326	310	273	229	157
		4	270	257	226	189	130
		5	263	250	220	184	126

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
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(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$20,001 - 21,000	29	1	389	370	326	273	187
		2	358	340	300	251	172
		3	338	322	284	237	163
		4	280	266	235	197	135
		5	272	259	228	191	131
21,001 - 22,000	30	1	403	383	338	283	194
		2	370	352	311	260	178
		3	350	333	294	246	169
		4	290	276	243	204	140
		5	282	268	236	198	136

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. Increase the IRG 30 premium by 3% for each $1,000, or fraction thereof, by which the MSRP exceeds $22,000, rounding to the nearest dollar.

B. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible	Factor	Applied to Deductible
200 Physical Damage #	1.06	250 Physical Damage

C. The minimum premium for Physical Damage Coverage is $1.00.

D. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

E. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$0 - 750	1	1	34	31	25	18	N/A	N/A	29	26	21	16	N/A	N/A
		2	32	29	23	17	N/A	N/A	27	25	20	15	N/A	N/A
		3	30	28	22	17	N/A	N/A	26	23	19	14	N/A	N/A
		4	29	26	21	16	N/A	N/A	24	22	18	13	N/A	N/A
		5	27	25	20	15	N/A	N/A	23	21	17	12	N/A	N/A
751 - 1,500	2	1	51	46	37	28	N/A	N/A	43	39	31	23	N/A	N/A
		2	48	44	35	26	N/A	N/A	41	37	30	22	N/A	N/A
		3	45	41	33	25	N/A	N/A	39	35	28	21	N/A	N/A
		4	43	39	31	23	N/A	N/A	37	33	27	20	N/A	N/A
		5	40	37	29	22	N/A	N/A	34	31	25	19	N/A	N/A
1,501 - 2,250	3	1	67	61	49	37	25	N/A	57	52	42	31	21	N/A
		2	64	58	47	35	23	N/A	54	49	40	30	20	N/A
		3	61	55	44	33	22	N/A	52	47	37	28	19	N/A
		4	57	52	42	31	21	N/A	49	44	35	27	18	N/A
		5	54	49	39	29	20	N/A	46	42	33	25	17	N/A
2,251 - 3,000	4	1	84	77	61	46	31	19	72	65	52	39	26	16
		2	80	73	58	44	29	18	68	62	49	37	25	15
		3	76	69	55	41	28	17	64	59	47	35	23	15
		4	72	65	52	39	26	16	61	55	44	33	22	14
		5	67	61	49	37	25	15	57	52	42	31	21	13

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$3,001 - 4,500	5	1	112	102	82	61	41	26	95	87	69	52	35	22
		2	107	97	78	58	39	24	91	82	66	49	33	21
		3	101	92	74	55	37	23	86	78	62	47	31	20
		4	95	87	69	52	35	22	81	74	59	44	30	18
		5	90	82	65	49	33	20	76	69	56	42	28	17
4,501 - 6,000	6	1	155	143	118	92	64	42	132	122	100	78	55	36
		2	147	136	112	87	61	40	125	115	95	74	52	34
		3	139	129	106	83	58	38	119	109	90	70	49	32
		4	132	121	100	78	55	36	112	103	85	66	46	30
		5	124	114	94	74	51	33	105	97	80	62	44	28
6,001 - 7,500	7	1	198	184	154	123	87	58	168	156	131	104	74	49
		2	188	175	147	116	83	55	160	148	125	99	71	47
		3	178	165	139	110	79	52	151	141	118	94	67	45
		4	168	156	131	104	74	49	143	133	112	89	63	42
		5	158	147	124	98	70	47	134	125	105	83	59	40
7,501 - 9,000	8	1	240	225	190	153	111	75	204	191	162	130	94	63
		2	228	213	181	145	105	71	194	181	154	124	89	60
		3	216	202	171	138	100	67	184	172	146	117	85	57
		4	204	191	162	130	94	63	174	162	138	111	80	54
		5	192	180	152	123	89	60	163	153	129	104	75	51

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$9,001 - 11,000	9	1	283	265	227	184	134	91	241	226	193	156	114	77
		2	269	252	216	175	128	86	229	214	183	148	109	73
		3	255	239	204	165	121	82	217	203	174	141	103	70
		4	241	226	193	156	114	77	204	192	164	133	97	66
		5	226	212	182	147	107	73	192	181	154	125	91	62
11,001 - 13,000	10	1	326	306	263	214	158	107	277	260	224	182	134	91
		2	309	291	250	204	150	102	263	247	212	173	127	87
		3	293	276	237	193	142	97	249	234	201	164	121	82
		4	277	260	224	182	134	91	235	221	190	155	114	77
		5	261	245	210	172	126	86	221	208	179	146	107	73
13,001 - 15,000	11	1	370	347	300	245	181	124	314	295	255	208	154	105
		2	351	330	285	233	172	117	298	280	242	198	146	100
		3	333	312	270	221	163	111	283	266	229	187	138	95
		4	314	295	255	208	154	105	267	251	217	177	131	89
		5	296	278	240	196	145	99	251	236	204	167	123	84
15,001 - 17,000	12	1	412	388	336	276	204	140	350	330	285	234	174	119
		2	392	369	319	262	194	133	333	313	271	223	165	113
		3	371	349	302	248	184	126	315	297	257	211	156	107
		4	350	330	285	234	174	119	298	280	243	199	148	101
		5	330	310	269	221	163	112	280	264	228	187	139	95

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$17,001 - 19,000	13	1	455	429	372	306	227	156	387	365	317	260	193	133
		2	432	407	354	291	216	148	367	346	301	247	184	126
		3	409	386	335	276	205	141	348	328	285	234	174	120
		4	387	364	317	260	193	133	329	310	269	221	164	113
		5	364	343	298	245	182	125	309	292	253	208	155	106
19,001 - 21,000	14	1	498	470	408	337	251	173	423	399	347	286	213	147
		2	473	446	388	320	238	164	402	379	330	272	203	139
		3	448	423	368	303	226	155	381	359	312	258	192	132
		4	423	399	347	286	213	147	359	339	295	243	181	125
		5	398	376	327	270	201	138	338	319	278	229	171	117
21,001 - 23,000	15	1	540	511	444	368	274	189	459	434	378	312	233	161
		2	513	485	422	349	260	179	436	412	359	297	221	153
		3	486	459	400	331	247	170	413	391	340	281	210	145
		4	459	434	378	312	233	161	390	369	321	266	198	136
		5	432	408	355	294	219	151	367	347	302	250	186	128
23,001 - 25,000	16	1	583	551	481	398	298	205	495	469	409	338	253	174
		2	554	524	457	378	283	195	471	445	388	322	240	166
		3	525	496	433	358	268	185	446	422	368	305	228	157
		4	495	469	409	338	253	174	421	398	348	288	215	148
		5	466	441	385	319	238	164	396	375	327	271	202	140

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$25,001 - 27,000	17	1	626	592	517	429	321	222	532	503	439	364	273	188
		2	594	563	491	407	305	211	505	478	418	346	259	179
		3	563	533	465	386	289	199	479	453	396	328	246	170
		4	532	503	439	364	273	188	452	428	374	310	232	160
		5	500	474	414	343	257	177	425	403	352	292	218	151
27,001 - 29,000	18	1	668	633	554	459	344	238	568	538	471	391	293	202
		2	635	601	526	436	327	226	540	511	447	371	278	192
		3	601	570	498	414	310	214	511	484	424	351	263	182
		4	568	538	471	391	293	202	483	457	400	332	249	172
		5	535	506	443	368	275	190	454	430	377	312	234	162
29,001 - 31,000	19	1	711	674	590	490	368	254	604	573	501	417	312	216
		2	675	640	560	466	349	242	574	544	476	396	297	205
		3	640	606	531	441	331	229	544	516	451	375	281	195
		4	604	573	501	417	312	216	514	487	426	354	266	184
		5	569	539	472	392	294	203	483	458	401	333	250	173
31,001 - 33,000	20	1	754	715	626	521	391	271	641	608	533	443	332	230
		2	716	679	595	495	371	257	609	577	506	420	316	219
		3	678	643	564	469	352	244	577	547	479	398	299	207
		4	641	607	533	443	332	230	545	516	453	376	282	196
		5	603	572	501	417	313	216	512	486	426	354	266	184

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$33,001 - 37,000	21-22	1	808	766	671	559	420	291	686	651	571	475	357	247
		2	767	727	638	531	399	276	652	618	542	452	339	235
		3	727	689	604	503	378	262	618	586	514	428	322	223
		4	686	651	571	475	357	247	583	553	485	404	304	210
		5	646	613	537	447	336	233	549	521	457	380	286	198
37,001 - 41,000	23-24	1	861	817	717	597	449	311	732	694	610	508	382	265
		2	818	776	681	567	427	296	696	660	579	482	363	252
		3	775	735	645	538	404	280	659	625	549	457	344	238
		4	732	694	610	508	382	265	622	590	518	432	325	225
		5	689	653	574	478	359	249	586	555	488	406	306	212
41,001 - 45,000	25-26	1	914	868	762	636	478	332	777	738	648	540	407	282
		2	868	824	724	604	454	315	738	701	615	513	386	268
		3	823	781	686	572	430	299	699	664	583	486	366	254
		4	777	738	648	540	407	282	661	627	551	459	346	240
		5	731	694	610	509	383	266	622	590	518	432	325	226
45,001 - 49,000	27-28	1	968	919	808	674	508	352	823	781	687	573	432	299
		2	920	873	767	640	482	335	782	742	652	544	410	284
		3	871	827	727	606	457	317	741	703	618	515	388	270
		4	823	781	687	573	431	299	700	664	584	487	367	255
		5	774	735	646	539	406	282	658	625	549	458	345	240

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$49,001 - 53,000	29-30	1	1016	965	849	708	534	371	864	820	721	602	454	315
		2	966	917	806	673	507	352	821	779	685	572	431	299
		3	915	868	764	637	480	334	778	738	649	542	408	284
		4	864	820	721	602	454	315	734	697	613	512	386	268
		5	813	772	679	567	427	297	691	656	577	482	363	252
53,001 - 57,000	31-32	1	1065	1011	890	743	560	389	905	859	756	632	476	331
		2	1011	960	845	706	532	370	860	816	718	600	452	314
		3	958	910	801	669	504	350	815	773	680	568	428	298
		4	905	859	756	632	476	331	769	730	643	537	405	281
		5	852	809	712	594	448	311	724	687	605	505	381	265
57,001 - 61,000	33-34	1	1112	1057	930	777	586	407	945	898	791	661	499	346
		2	1056	1004	884	739	557	387	898	853	751	628	474	329
		3	1001	951	837	700	528	367	851	808	712	595	449	312
		4	945	898	791	661	498	346	803	764	672	562	424	294
		5	889	845	744	622	469	326	756	719	633	529	399	277
61,001 - 65,000	35-36	1	1160	1103	971	812	613	426	986	937	826	690	521	362
		2	1102	1048	923	771	582	405	937	890	784	655	495	344
		3	1044	992	874	731	551	383	888	844	743	621	469	326
		4	986	937	826	690	521	362	838	797	702	586	443	308
		5	928	882	777	649	490	341	789	750	660	552	417	290

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$65,001 - 69,000	37-38	1	1208	1149	1012	846	639	444	1027	976	860	719	543	378
		2	1148	1091	961	804	607	422	976	928	817	683	516	359
		3	1088	1034	911	761	575	400	925	879	774	647	489	340
		4	1027	976	860	719	543	378	873	830	731	611	462	321
		5	967	919	810	677	511	355	822	781	688	575	434	302
69,001 - 73,000	39-40	1	1257	1195	1053	881	665	463	1068	1015	895	749	566	393
		2	1194	1135	1000	837	632	439	1015	965	850	711	537	374
		3	1131	1075	948	793	599	416	961	914	805	674	509	354
		4	1068	1015	895	749	565	393	908	863	761	636	481	334
		5	1005	956	842	705	532	370	855	812	716	599	452	315
73,001 - 77,000	41-42	1	1305	1241	1094	915	691	481	1109	1055	930	778	588	409
		2	1240	1178	1039	869	657	457	1054	1002	883	739	558	388
		3	1175	1116	984	824	622	433	998	949	837	700	529	368
		4	1109	1054	930	778	588	409	943	896	790	661	500	348
		5	1044	992	875	732	553	385	887	844	744	622	470	327
77,001 - 81,000	43-44	1	1353	1286	1135	950	718	499	1150	1094	964	807	610	424
		2	1286	1222	1078	902	682	474	1093	1039	916	767	580	403
		3	1218	1158	1021	855	646	449	1035	984	868	726	549	382
		4	1150	1093	964	807	610	424	978	930	820	686	519	361
		5	1083	1029	908	760	574	399	920	875	772	646	488	340

Notes:

A. Increase the IRG 44 premium by 3% for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or fraction thereof, by which the MSRP exceeds $81,000 increase the IRG by one.

B. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

C. The minimum premium for Physical Damage Coverage is $1.00.

D. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

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CAMPER UNITS
(See Rule 401)
(Extension of Comprehensive Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COMPREHENSIVE BASE RATES

SFM									
MSRP of Camper Unit	Rating Group Code	Full	50	100	200	250	500	1000	2000
$0 - 750	A	9.60	4.80	2.40	1.10	1.00	1.00	1.00	1.00
751 - 1,400	B	11.20	6.20	3.60	2.10	1.50	1.00	1.00	1.00
1,401 - 2,200	C	12.80	7.50	4.80	3.20	2.50	1.20	1.00	1.00
2,201 - 3,000	D	16.00	10.30	7.20	5.30	4.50	2.90	1.60	1.10
3,001 - 4,000	E	19.20	13.00	9.60	7.50	6.50	4.60	2.90	2.10
4,001 - 5,000	F	24.00	17.10	13.20	10.70	9.40	7.10	4.80	3.70
5,001 - 6,000	G	27.20	19.90	15.60	12.80	11.40	8.70	6.10	4.80
6,001 - 8,000	J	28.80	21.30	16.80	13.90	12.40	9.50	6.70	5.30
8,001 - 10,000	K	30.40	22.60	18.00	14.90	13.40	10.40	7.40	5.90
10,001 - 12,000	L	32.00	24.00	19.20	16.00	14.40	11.20	8.00	6.40
12,001 - 15,000	M	33.60	25.40	20.40	17.10	15.40	12.00	8.60	6.90
15,001 - 20,000	N	35.20	26.70	21.60	18.10	16.40	12.90	9.30	7.50
20,001 - 25,000	P	36.80	28.10	22.80	19.20	17.40	13.70	9.90	8.00
25,001 - 30,000	Q	38.40	29.50	24.00	20.30	18.40	14.50	10.60	8.50
30,001 - 35,000	R	40.00	30.90	25.20	21.30	19.40	15.30	11.20	9.10
35,001 - 40,000	S	41.60	32.20	26.40	22.40	20.40	16.20	11.80	9.60
40,001 - 45,000	T	43.20	33.60	27.60	23.50	21.40	17.00	12.50	10.10
45,001 - 50,000	U	44.80	35.00	28.80	24.50	22.30	17.80	13.10	10.70
50,001 - 55,000	V	46.40	36.30	30.00	25.60	23.30	18.70	13.80	11.20
55,001 - 60,000	W	48.00	37.70	31.20	26.70	24.30	19.50	14.40	11.70
Over 60,000	Y	49.60	39.10	32.40	27.70	25.30	20.30	15.00	12.30

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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CAMPER UNITS
(See Rule 401)
(Extension of Collision Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COLLISION BASE RATES

SFM								
MSRP of Camper Unit	Rating Group Code	50	100	200	250	500	1000	2000
$0 - 750	A	5.20	3.90	2.50	2.20	1.00	1.00	1.00
751 - 1,400	B	5.70	4.40	3.00	2.60	1.10	1.00	1.00
1,401 - 2,200	C	6.20	4.90	3.40	3.00	1.40	1.00	1.00
2,201 - 3,000	D	7.20	5.80	4.30	3.90	2.10	1.00	1.00
3,001 - 4,000	E	8.60	7.10	5.50	5.00	3.00	1.40	1.00
4,001 - 5,000	F	9.80	8.30	6.50	6.00	3.90	2.00	1.20
5,001 - 6,000	G	10.80	9.20	7.40	6.90	4.60	2.50	1.60
6,001 - 8,000	J	11.60	9.90	8.00	7.50	5.10	2.80	1.80
8,001 - 10,000	K	12.30	10.60	8.70	8.10	5.60	3.10	2.10
10,001 - 12,000	L	12.90	11.20	9.20	8.60	6.00	3.40	2.30
12,001 - 15,000	M	13.40	11.70	9.60	9.00	6.40	3.70	2.50
15,001 - 20,000	N	13.90	12.20	10.10	9.50	6.70	3.90	2.70
20,001 - 25,000	P	14.40	12.60	10.50	9.90	7.10	4.20	2.90
25,001 - 30,000	Q	15.00	13.10	11.00	10.30	7.40	4.40	3.10
30,001 - 35,000	R	15.50	13.60	11.40	10.80	7.80	4.70	3.20
35,001 - 40,000	S	16.00	14.10	11.90	11.20	8.10	4.90	3.40
40,001 - 45,000	T	16.50	14.60	12.30	11.60	8.50	5.20	3.60
45,001 - 50,000	U	17.00	15.10	12.80	12.00	8.90	5.40	3.80
50,001 - 55,000	V	17.50	15.60	13.20	12.50	9.20	5.70	4.00
55,001 - 60,000	W	18.10	16.00	13.60	12.90	9.60	5.90	4.20
Over 60,000	Y	18.60	16.50	14.10	13.30	9.90	6.10	4.30

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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CAMPER UNITS
(See Rule 401)
(Extension of Comprehensive Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COMPREHENSIVE BASE RATES

SFF&C									
MSRP of Camper Unit	Rating Group Code	Full	50	100	200	250	500	1000	2000
$0 - 750	A	16.80	8.40	4.20	1.90	1.80	1.80	1.80	1.80
751 - 1,400	B	19.60	10.90	6.30	3.70	2.60	1.80	1.80	1.80
1,401 - 2,200	C	22.40	13.10	8.40	5.60	4.40	2.10	1.80	1.80
2,201 - 3,000	D	28.00	18.00	12.60	9.30	7.90	5.10	2.80	1.90
3,001 - 4,000	E	33.60	22.80	16.80	13.10	11.40	8.10	5.10	3.70
4,001 - 5,000	F	42.00	29.90	23.10	18.70	16.50	12.40	8.40	6.50
5,001 - 6,000	G	47.60	34.80	27.30	22.40	20.00	15.20	10.70	8.40
6,001 - 8,000	J	50.40	37.30	29.40	24.30	21.70	16.60	11.70	9.30
8,001 - 10,000	K	53.20	39.60	31.50	26.10	23.50	18.20	13.00	10.30
10,001 - 12,000	L	56.00	42.00	33.60	28.00	25.20	19.60	14.00	11.20
12,001 - 15,000	M	58.80	44.50	35.70	29.90	27.00	21.00	15.10	12.10
15,001 - 20,000	N	61.60	46.70	37.80	31.70	28.70	22.60	16.30	13.10
20,001 - 25,000	P	64.40	49.20	39.90	33.60	30.50	24.00	17.30	14.00
25,001 - 30,000	Q	67.20	51.60	42.00	35.50	32.20	25.40	18.60	14.90
30,001 - 35,000	R	70.00	54.10	44.10	37.30	34.00	26.80	19.60	15.90
35,001 - 40,000	S	72.80	56.40	46.20	39.20	35.70	28.40	20.70	16.80
40,001 - 45,000	T	75.60	58.80	48.30	41.10	37.50	29.80	21.90	17.70
45,001 - 50,000	U	78.40	61.30	50.40	42.90	39.00	31.20	22.90	18.70
50,001 - 55,000	V	81.20	63.50	52.50	44.80	40.80	32.70	24.20	19.60
55,001 - 60,000	W	84.00	66.00	54.60	46.70	42.50	34.10	25.20	20.50
Over 60,000	Y	86.80	68.40	56.70	48.50	44.30	35.50	26.30	21.50

Note: Rule 102 may also apply (round to the nearest penny).
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CAMPER UNITS
(See Rule 401)
(Extension of Collision Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COLLISION BASE RATES

SFF&C								
MSRP of Camper Unit	Rating Group Code	50	100	200	250	500	1000	2000
$0 - 750	A	9.10	6.80	4.40	3.90	1.80	1.80	1.80
751 - 1,400	B	10.00	7.70	5.30	4.60	1.90	1.80	1.80
1,401 - 2,200	C	10.90	8.60	6.00	5.30	2.50	1.80	1.80
2,201 - 3,000	D	12.60	10.20	7.50	6.80	3.70	1.80	1.80
3,001 - 4,000	E	15.10	12.40	9.60	8.80	5.30	2.50	1.80
4,001 - 5,000	F	17.20	14.50	11.40	10.50	6.80	3.50	2.10
5,001 - 6,000	G	18.90	16.10	13.00	12.10	8.10	4.40	2.80
6,001 - 8,000	J	20.30	17.30	14.00	13.10	8.90	4.90	3.20
8,001 - 10,000	K	21.50	18.60	15.20	14.20	9.80	5.40	3.70
10,001 - 12,000	L	22.60	19.60	16.10	15.10	10.50	6.00	4.00
12,001 - 15,000	M	23.50	20.50	16.80	15.80	11.20	6.50	4.40
15,001 - 20,000	N	24.30	21.40	17.70	16.60	11.70	6.80	4.70
20,001 - 25,000	P	25.20	22.10	18.40	17.30	12.40	7.40	5.10
25,001 - 30,000	Q	26.30	22.90	19.30	18.00	13.00	7.70	5.40
30,001 - 35,000	R	27.10	23.80	20.00	18.90	13.70	8.20	5.60
35,001 - 40,000	S	28.00	24.70	20.80	19.60	14.20	8.60	6.00
40,001 - 45,000	T	28.90	25.60	21.50	20.30	14.90	9.10	6.30
45,001 - 50,000	U	29.80	26.40	22.40	21.00	15.60	9.50	6.70
50,001 - 55,000	V	30.60	27.30	23.10	21.90	16.10	10.00	7.00
55,001 - 60,000	W	31.70	28.00	23.80	22.60	16.80	10.30	7.40
Over 60,000	Y	32.60	28.90	24.70	23.30	17.30	10.70	7.50

Note: Rule 102 may also apply (round to the nearest penny).
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EXTENSION OF PHYSICAL DAMAGE TO TRAILERS USED FOR TRANSPORTING OFF-ROAD VEHICLES

State Farm Mutual Only
(See Rule 901)

Deductible	50	100	200	250	500	1000
Annual Premium	$6.00	$5.00	$4.00	$3.80	$3.00	$2.40

EXTENSION OF COVERAGES TO RENTED RECREATIONAL TRAVEL AND CAMPING VEHICLES

SFM				
	Motor Home	Truck or Van Camper	Camper Unit	Travel or Camping Trailer
Rate Per Day	$1.00	$1.00	$0.60	$0.60
Minimum Premium	10.00	10.00	6.00	6.00
SFF&C				
	Motor Home	Truck or Van Camper	Camper Unit	Travel or Camping Trailer
Rate Per Day	$1.80	$1.80	$1.10	$1.10
Minimum Premium	18.00	18.00	11.00	11.00

Note: The following rules apply: Rule 401; Rule 505
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USE OF NON-OWNED CARS COVERAGES

Semiannual premiums per individual named in Use of Non-Owned Cars Endorsement

Limited Form Endorsement
(See Rule 501)

Class of Described Cars	SFM BIPD Policy Limits	SFF&C BIPD Policy Limits
Non-Farm Private Passenger	$ 1.20	$ 2.10
Farm Private Passenger	1.10	1.90
Commercial Farm Use	1.20	2.10

The above premiums apply without adjustment for Rate Section Rules or other individual premium adjustments.

Broad Form Endorsement when attached to a policy insuring a described car
(See Rule 502)

Class of Non-Owned Cars	SFM BIPD	SFM MPC**** All Limits	SFF&C BIPD	SFF&C MPC**** All Limits
A Farm Private Passenger	$4.60 *	$1.80	$8.00 *	$3.20
Other	$5.00 *	$2.00	$8.80 *	$3.50
B	25% **	$2.00	25% **	$3.50
C	75% **	$2.00	75% **	$3.50
D (refer to Company for acceptance)	50% ***	$2.00	50% ***	$3.50

The above premiums apply without adjustment for Rate Section Rules or other individual premium adjustments, with the exception of adjusting the Class B, C, and D Bodily Injury and Property Damage Liability premiums for the following, rounding to the nearest penny:

1. Limits
2. Territory Rating Factors

* Dollar amount for policy limits

** Percentage of private passenger premium (Ineligible for STAR Plan for SFF&C); applies prior to the Territory Rating Factor.

*** Percentage of premium applicable to the Non-Owned Vehicle customarily operated; applies prior to the Territory Rating Factor.

**** The regular Medical Payments policy premium applies when coverage is on a person who is not the named insured, spouse, or a relative of either resident in the same household.

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Physical Damage Coverage Endorsement
(See Rule 506)

	SFM	SFF&C
Private Passenger Semiannual Premium:	$25.00	$43.80

The above premiums apply without adjustment for Rate Section Rules or other individual premium adjustments.

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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NAMED NON-OWNER POLICY

Semiannual premiums per individual named in Named Non-Owner Policy
(See Rule 502)

Class of Non-Owned Cars	BIPD and MPC	
	Schedule I	Schedule II
A	50% *	155% *
B or C	100% *	190% *
D (refer to Company for acceptance)	100% **	200% **

Notes: A. Named Non-Owner premiums are computed without adjustment for Rate Section Rules or other individual premium adjustments, except for the following (round to the nearest penny).

1. Limits
2. Financial Responsibility Certification (Rule 110)
3. Territory Rating Factors
4. Rule 102
5. Rule 801C
6. Rule 851

B. No-Fault Death Indemnity, Dismemberment, and Loss of Sight and No-Fault Total Disability Coverages may be written at regular rates on a Named Non-Owner Policy insuring a Class A risk.

* Percentage of private passenger premium (Ineligible for STAR Plan for SFF&C); applies prior to the Territory Rating Factor.

** Percentage of premium applicable to the vehicle customarily operated; applies prior to the Territory Rating Factor.

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EMPLOYERS' NON-OWNED CAR LIABILITY AND HIRED CARS

Bodily Injury and Property Damage Liability Limits 25,000/50,000/25,000
State Farm Mutual Only
Semiannual Premiums

Employers' Non-Owned Car Premium (See Rule 503):	$7.50 per Regular Use Employee
Hired Car Premium (See Rule 504):	$2.00 per $100 Cost-of-Hire

Notes:
A. Commercial BIPD limit factors may apply (round to the nearest penny).
B. The minimum basic limits premium is $20.00 for Employers' Non-Owned Car Liability, including Hired Cars.
C. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Medical Payments Coverage -- $5,000 Limit
State Farm Mutual Only
Semiannual Premiums

Employers' Non-Owned Car Premium (See Rule 503):	$0.80 per Regular Use Employee
Hired Car Premium (See Rule 504):	$0.10 per $100 Cost-of-Hire

Notes:
A. Commercial MPC limit factors may apply (round to the nearest penny).
B. Employers' Non-Owned Car Medical Payments Coverage, including Hired Cars, is subject to a minimum premium of $2.00.
C. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Use of Non-Owned Cars by Businesses

Physical Damage Coverage, $250 Deductible
State Farm Mutual Only
Semiannual Premium

Private Passenger and Utility Vehicles Premium:	$3.60 per $100 Cost-of-Hire

Notes:
A. The minimum premium is $20.00.
B. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

TERRITORY DEFINITIONS

Commercial Automobiles:
The territory is that of principal garaging or, if the vehicle is not predominately used in such territory, the territory in which the vehicle is principally used.
All Other Vehicles:
The territory is that in which the residence of the insured is located.

Exception: Salespeople, solicitors and others with similar duties requiring operation of the automobile in more than one rating territory shall be assigned to the territory as determined by the residential address of the operator, or if such residential address cannot be determined, then by the business address of the operator's employer.

Territory 1
LITTLE ROCK - The following zip codes in Pulaski County:

72114	72201	72202	72204	72205
72206	72209			

Territory 2
The remainder of Pulaski County not included in Territory 1.

Territory 3
FORT SMITH - Entire cities of Fort Smith and Van Buren and all of Crawford and Sebastian Counties.

Territory 4
All of White County.

Territory 5
All of Faulkner County.

Territory 6
TEXARKANA - All of Miller County.

Territory 8
FAYETTEVILLE - All of Benton and Washington Counties.

Territory 9
HOT SPRINGS - All of Garland County.

Territory 11
All territory within the following counties:

Crittenden	Mississippi	Saint Francis

Territory 12
PINE BLUFF - All of Jefferson County.

Territory 13
All of Phillips County.

Territory 14
All territory within the following northeastern counties:

Cleburne	Fulton	Independence	Izard	Sharp
Stone				

Territory 15
All territory within the following northwestern counties:

Baxter	Boone	Carroll	Conway	Franklin
Johnson	Logan	Madison	Marion	Newton
Pope	Scott	Searcy		

Territory 16
All territory within the following southern counties:

Bradley	Calhoun	Chicot	Cleveland	Columbia
Dallas	Hempstead	Nevada	Ouachita	Pike
Sevier				

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Territory 17
All territory within the following counties:

Clark	Hot Springs	Howard	Little River	Montgomery
Polk				

Territory 18
All of Craighead County.

Territory 19
All of Greene County.

Territory 20
All of Saline County.

Territory 51
All of Lonoke County.

Territory 56
All of Grant County.

Territory 76
All of Union County.

Territory 113
All of Lee County.

Territory 123
All of Lincoln County.

Territory 136
All territory within the following counties:

Ashley	Desha	Drew

Territory 141
All territory within the following counties:

Arkansas	Clay	Cross	Jackson	Lawrence
Monroe	Poinsett	Prairie	Randolph	Woodruff

Territory 154
All of Van Buren County.

Territory 155
All of Perry County.

Territory 157
All of Yell County.

Territory 166
All of Lafayette County.
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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

PRIVATE PASSENGER
BODILY INJURY LIABILITY LIMITS
RENEWAL OR TRANSFER OF COVERAGE ONLY -- Except for limits shown in the Private Passenger Section of this manual

Per Accident Limit (000)	Per Person Limit (000)												
	25	30	40	50	100	150	200	250	300	400	500	750	1000
50	1.00	1.02	1.04	1.05									
70	1.02	1.04	1.06	1.07									
100	1.05	1.07	1.09	1.09	1.10								
150	1.09	1.11	1.12	1.12	1.13	1.17							
200	1.11	1.13	1.15	1.15	1.16	1.19	1.22						
250	1.12	1.14	1.16	1.16	1.17	1.21	1.24	1.26					
300	1.13	1.15	1.17	1.17	1.18	1.22	1.26	1.29	1.31				
400	1.15	1.17	1.19	1.19	1.20	1.24	1.28	1.31	1.33	1.38			
500	1.17	1.19	1.21	1.21	1.22	1.26	1.30	1.32	1.34	1.40	1.42		
750	1.22	1.24	1.26	1.26	1.27	1.31	1.35	1.38	1.40	1.44	1.47	1.51	
1000	1.25	1.27	1.29	1.30	1.31	1.35	1.39	1.42	1.44	1.47	1.48	1.52	1.56

PROPERTY DAMAGE LIABILITY LIMITS

Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20
2000	0.25

BODILY INJURY LIABILITY LIMITS Above 1000/1000

Bodily Injury Limits* (000)	Factor
1000/2000	1.74
1500/2000	1.83
2000/2000	1.93

*Per Person/Per Accident

BODILY INJURY AND PROPERTY DAMAGE INCLUSIVE LIABILITY LIMITS

Limit	Factor
500,000	1.49
750,000	1.60
1,000,000	1.67
2,000,000	2.07
3,000,000*	2.35

* This limit is available only to State Farm Mutual non-fleet policies insuring a private passenger car as defined in:
Rule 201--Private Passenger Automobile Defined.

Note: For limits other than those shown in this section, submit to General Underwriting Department.
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COMMERCIAL
BODILY INJURY LIABILITY LIMITS

RENEWAL OR TRANSFER OF COVERAGE ONLY -- Except for limits shown in the Commercial Section of this manual

Per Accident Limit (000)	Per Person Limit (000)												
	25	30	40	50	100	150	200	250	300	400	500	750	1000
50	1.00	1.02	1.04	1.05									
70	1.02	1.04	1.06	1.07									
100	1.05	1.07	1.09	1.09	1.10								
150	1.09	1.11	1.12	1.12	1.13	1.17							
200	1.11	1.13	1.15	1.15	1.16	1.19	1.22						
250	1.12	1.14	1.16	1.16	1.17	1.21	1.24	1.26					
300	1.13	1.15	1.17	1.17	1.18	1.22	1.26	1.29	1.31				
400	1.15	1.17	1.19	1.19	1.20	1.24	1.28	1.31	1.33	1.38			
500	1.17	1.19	1.21	1.21	1.22	1.26	1.30	1.32	1.34	1.40	1.42		
750	1.22	1.24	1.26	1.26	1.27	1.31	1.35	1.38	1.40	1.44	1.47	1.51	
1000	1.25	1.27	1.29	1.30	1.31	1.35	1.39	1.42	1.44	1.47	1.48	1.52	1.56

PROPERTY DAMAGE LIABILITY LIMITS

Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20
2000	0.25

BODILY INJURY LIABILITY LIMITS Above 1000/1000

Bodily Injury Limits* (000)	Factor
1000/2000	1.74
1500/2000	1.83
2000/2000	1.93

*Per Person/Per Accident

BODILY INJURY AND PROPERTY DAMAGE INCLUSIVE LIABILITY LIMITS

Limit	Factor
500,000	1.49
750,000	1.60
1,000,000	1.67
2,000,000	2.07

Note: For limits other than those shown in this section, submit to General Underwriting Department.
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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

PRIVATE PASSENGER
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U),
UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND
UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)
(See Rule 602)

COV U Limits (000) Factors

1000/2000	2000/2000	3000/3000@
3.47	4.03	4.90

@ Available in State Farm Mutual Only.

COV U1 Limit (000) Factors for Policy Without Collision Coverage

2000	3000@
44.41	44.41

@ Available in State Farm Mutual Only.

COV W Limits (000) Factors

1000/2000	2000/2000	3000/3000@
18.25	21.89	28.06

@ Available in State Farm Mutual Only.

Notes:

A. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.
B. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.
C. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.
D. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

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COMMERCIAL
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U), UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)

(See Rule 602)

COV U Limits (000) Factors

1000/2000	2000/2000
3.47	4.03

COV U1 Limit (000) Factor for Policy Without Collision Coverage

2000
44.41

COV W Limits (000) Factors

1000/2000	2000/2000
18.25	21.89

Notes:

A. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.
B. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.
C. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.
D. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

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COMMERCIAL
CLASS 3 AND LONG HAUL TRUCK FACTORS

	BIPD	MPC	COMP	COLL
Class 3	1.90	1.15	1.10	2.00
Long Haul Trucks	4.95	2.10	1.55	2.75

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INDUSTRIAL TRUCKS

Semiannual Premiums

	SFM	SFF&C
BI and PD Liability Limits 25,000/50,000/25,000	$6.00	$10.50
Physical Damage Coverages (Percentage of Commercial Class 5)	100%	100%

OVERSIZE OR OVERWEIGHT VEHICLES ADDITIONAL CHARGE

BI and PD Liability Limits 25,000/50,000/25,000
Semiannual Premiums
(See Rule 703)

	SFM	SFF&C
Single Trip Permit	$10.00	$17.50
Permit Not Limited to a Single Trip	$25.00	$43.80

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POWER DRIVEN LAWN MOWERS AND FARM, GARDEN OR LAWN TRACTORS (SFM Only)

(Renewal or Transfer of Coverage Only)

RIDING TYPE POWER DRIVEN LAWN MOWERS which are principally used on the insured's residence, business or farm premises.
FARM, LAWN or GARDEN TRACTORS principally used for the towing or propelling of farm, garden or lawn equipment in connection with the cultivation or maintenance of the insured's farm, garden or lawn.
Bodily injury and property damage liability coverage on a farm, lawn or garden tractor also applies while agricultural or other implements are attached thereto, but coverage does not extend to the operation of such implements.
Physical damage coverages when afforded on a farm, lawn or garden tractor do not apply to any implement attached to or towed by the tractor.
For equipment insured under this rule, the insurance rating group shall be determined in accordance with applicable procedures for Commercial Automobiles, and the age group shall be determined in accordance with Rule 112.

Semiannual Premiums

BI and PD Liability Limits 25,000/50,000/25,000	
SFM Premium:	$6.00
Comprehensive	
Tractors or mowers principally used on a farm:	Rate at 100% of Commercial Class 1 premium
All Others:	Rate at 100% of Commercial Class 5 premium
Collision	
Tractors or mowers principally used on a farm:	Rate at 50% of Commercial Class 1 premium
All Others:	Rate at 50% of Commercial Class 5 premium

(version CW1P)

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ROAD CONSTRUCTION, MAINTENANCE AND SPECIAL EQUIPMENT OWNED BY CONTRACTORS, MUNICIPALITIES, ETC.

Special equipment such as described below, capable of moving under its own power and owned by contractors, municipalities, etc., for road construction or maintenance or other operations shall be rated according to commercial automobile class 5 light weight rules for bodily injury and property damage liability and physical damage coverages except that the bodily injury and property damage liability premium for water well-drilling equipment shall be 50% of the class 5 light weight commercial rate.

Note—The foregoing rate for bodily injury and property damage liability is applicable only where the equipment moves under its own power. Bodily injury and property damage liability coverage may be provided without additional charge for such equipment if incapable of moving under its own power while hauled or towed by any automobile insured for such coverages by the Company.

Type of Equipment	Operations Covered
Air Compressor	All operations except operation of the compressor unit
Asphalt Spreader	All operations
Back Hoe	All operations except operation of the hoe
Concrete Mixer (excluding ready-mix hauling trucks)	All operations except operation of the mixer
Crane	All operations except operation of the crane
Ditch or Trench Digger	All operations except operation of the digger
Front End Loader	All operations except operation of the loader unit
Road Grader	All operations
Road Oiler	All operations
Road Roller	All operations
Road Scraper	All operations
Sand Blasting or Other Building Surface Cleaning Machinery	All operations except operation of the sand blasting or cleaning unit
Snow Plow or Snow Loader	All operations
Steam or Gas Shovel	All operations except operation of the shovel
Street Cleaner or Street Sweeper	All operations
Street Flusher	All operations
Street Sprinkler	All operations
Tar Spreader	All operations
Tree or Other Spraying Equipment	All operations except operation of the spraying unit
Vacuum Cleaner (not Street Cleaner)	All operations except operation of the vacuum unit
Water Well-Drilling Machinery	All operations except operation of the well-drilling unit
Welding Apparatus	All operations except operation of the welding unit
Well-Drilling other than Water Well-Drilling Machinery	All operations except operation of the well-drilling unit

Whenever a policy is issued on the above or similar equipment and coverage is not to be provided for all operations, any bodily injury liability or property damage liability caused by operations not covered will be excluded by endorsement to the policy.
(version CW1)

REPOSSESSED AUTOMOBILES--FINANCE COMPANIES AND BANKS (SFM Only)

Automobile finance companies and banks may be insured for the repossession, recovery, and use of financed automobiles in connection with their resale.

Exceptions—

i. This rule does not apply to automobiles repossessed, owned, or operated by finance companies and banks and used in the business of the insured or for pleasure purposes. Such automobiles shall be insured in the regular manner.
ii. This rule does not apply to a finance company owned and operated by an automobile sales agency.

The premium for bodily injury and property damage liability limits of $25,000/$50,000/$25,000 shall be determined as follows:

1. The semiannual rate per car repossessed shall be 25 cents.
2. The advance premium shall be determined by applying the rate per car repossessed to the estimated number of automobiles repossessed.
3. The premium shall be determined by multiplying the total number of cars repossessed during the policy period by the rate per car.
4. Except for adjusting for bodily injury and property damage liability increased limits, no other premium adjustments shall apply.
5. The minimum premium shall be $25.00 regardless of limits.
6. Any other coverage required by law will be provided at no additional charge.

(version CW1)

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RULE 207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

For 1970 and prior model year Avanti, Corvette, Lotus, and TVR models with Current Value in excess of $44,000, use the following Insurance Rating Group assignments:

Current Value*	IRG		Current Value*	IRG		Current Value*	IRG
$44,001 - $46,000	32		$89,001 - $91,000	50		$134,001 - $136,000	68
46,001 - 49,000	33		91,001 - 94,000	51		136,001 - 139,000	69
49,001 - 51,000	34		94,001 - 96,000	52		139,001 - 141,000	70
51,001 - 54,000	35		96,001 - 99,000	53		141,001 - 144,000	71
54,001 - 56,000	36		99,001 - 101,000	54		144,001 - 146,000	72
56,001 - 59,000	37		101,001 - 104,000	55		146,001 - 149,000	73
59,001 - 61,000	38		104,001 - 106,000	56		149,001 - 151,000	74
61,001 - 64,000	39		106,001 - 109,000	57		151,001 - 154,000	75
64,001 - 66,000	40		109,001 - 111,000	58		154,001 - 156,000	76
66,001 - 69,000	41		111,001 - 114,000	59		156,001 - 159,000	77
69,001 - 71,000	42		114,001 - 116,000	60		159,001 - 161,000	78
71,001 - 74,000	43		116,001 - 119,000	61		161,001 - 164,000	79
74,001 - 76,000	44		119,001 - 121,000	62		164,001 - 166,000	80
76,001 - 79,000	45		121,001 - 124,000	63		166,001 - 169,000	81
79,001 - 81,000	46		124,001 - 126,000	64		169,001 - 171,000	82
81,001 - 84,000	47		126,001 - 129,000	65		171,001 - 174,000	83
84,001 - 86,000	48		129,001 - 131,000	66		174,001 - 176,000	84
86,001 - 89,000	49		131,001 - 134,000	67		176,001 - 179,000	85

For Current Value in excess of $179,000, refer to the Company.
*Value of the vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.
(version CW1)

RULE 413. KIT CARS AND REPLICA AUTOMOBILES – REGULAR USE

For vehicles with an Original Cost New in excess of $32,000, use the following Insurance Rating Group assignments:

Original Cost New	IRG		Original Cost New	IRG		Original Cost New	IRG
$32,001 - $34,000	29		$69,001 - $72,000	44		$107,001 - $109,000	59
34,001 - 37,000	30		72,001 - 74,000	45		109,001 - 112,000	60
37,001 - 39,000	31		74,001 - 77,000	46		112,001 - 114,000	61
39,001 - 42,000	32		77,001 - 79,000	47		114,001 - 117,000	62
42,001 - 44,000	33		79,001 - 82,000	48		117,001 - 119,000	63
44,001 - 47,000	34		82,001 - 84,000	49		119,001 - 122,000	64
47,001 - 49,000	35		84,001 - 87,000	50		122,001 - 124,000	65
49,001 - 52,000	36		87,001 - 89,000	51		124,001 - 127,000	66
52,001 - 54,000	37		89,001 - 92,000	52		127,001 - 129,000	67
54,001 - 57,000	38		92,001 - 94,000	53		129,001 - 132,000	68
57,001 - 59,000	39		94,001 - 97,000	54		132,001 - 134,000	69
59,001 - 62,000	40		97,001 - 99,000	55		134,001 - 137,000	70
62,001 - 64,000	41		99,001 - 102,000	56		137,001 - 139,000	71
64,001 - 67,000	42		102,001 - 104,000	57		139,001 - 142,000	72
67,001 - 69,000	43		104,001 - 107,000	58			

For vehicles with an Original Cost New above $142,000, refer to the Company.
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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

PRIVATE PASSENGER
BODILY INJURY LIABILITY LIMITS
State Farm Mutual Only -- Except for limits shown in
the Limited Distribution Section of this manual

Per Person Limit (000)	Per Accident Limit (000)			
	1250	1500	1750	2000
25	1.28	1.31	1.34	1.37
30	1.30	1.33	1.36	1.38
40	1.32	1.35	1.38	1.40
50	1.33	1.36	1.39	1.41
100	1.34	1.37	1.40	1.43
150	1.38	1.41	1.44	1.47
200	1.42	1.45	1.48	1.51
250	1.46	1.49	1.52	1.55
300	1.48	1.51	1.54	1.57
400	1.52	1.55	1.58	1.61
500	1.55	1.58	1.61	1.64
750	1.61	1.64	1.67	1.70
1000	1.66	1.70	1.72	1.74
1250	1.71	1.74	1.77	1.78
1500		1.78	1.81	1.83
1750			1.86	1.88
2000				1.93

BODILY INJURY AND PROPERTY DAMAGE LIABILITY - INCLUSIVE LIMITS
State Farm Mutual Only
To determine the Bodily Injury and Property Damage Liability premium for an inclusive limit of amount A, discount the otherwise applicable premium for multiple limits of A/A/A by 5%.
version 3

COMMERCIAL
BODILY INJURY LIABILITY LIMITS
State Farm Mutual Only -- Except for limits shown in
the Limited Distribution Section of this manual

Per Person Limit (000)	Per Accident Limit (000)			
	1250	1500	1750	2000
25	1.28	1.31	1.34	1.37
30	1.30	1.33	1.36	1.38
40	1.32	1.35	1.38	1.40
50	1.33	1.36	1.39	1.41
100	1.34	1.37	1.40	1.43
150	1.38	1.41	1.44	1.47
200	1.42	1.45	1.48	1.51
250	1.46	1.49	1.52	1.55
300	1.48	1.51	1.54	1.57
400	1.52	1.55	1.58	1.61
500	1.55	1.58	1.61	1.64
750	1.61	1.64	1.67	1.70
1000	1.66	1.70	1.72	1.74
1250	1.71	1.74	1.77	1.78
1500		1.78	1.81	1.83
1750			1.86	1.88
2000				1.93

BODILY INJURY AND PROPERTY DAMAGE LIABILITY - INCLUSIVE LIMITS
State Farm Mutual Only
To determine the Bodily Injury and Property Damage Liability premium for an inclusive limit of amount A, discount the otherwise applicable premium for multiple limits of A/A/A by 5%.
version 2

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APARTMENT HOUSE, MOTEL OR HOTEL BUS (SFM Only)

An apartment house, motel or hotel bus is an automobile of any type used for transportation of passengers between a named apartment house, motel or hotel and airports, railroad stations, docks or other passenger stations.

1. Seating Capacity of 8 or Less Excluding the Driver
   Rate at the private passenger class 1H single automobile classification for all coverages. The bodily injury and property damage liability and medical payments base premiums shall be 105% of those otherwise applicable.
2. Seating Capacity of Over 8 Excluding the Driver
   Rate at the private passenger class 1H single automobile classification for all coverages. The bodily injury and property damage liability and medical payments base premiums shall be 140% of those otherwise applicable.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version CW3)

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

FOR ACTUARIAL DEPARTMENT USE ONLY
COMPANY CAR FLEETS AND AUTOMOBILE SCHEDULE RATING PLAN (SFM Only)

A company car fleet is defined as any number of self-propelled vehicles owned by or under the direct control of State Farm Insurance Companies. All such policies containing the same expiration date and coverage limits shall be combined for the purposes of experience rating under Rule 851—Experience Rating Plan.
All such fleets are eligible for a rate modification reflecting specific characteristics of the fleet, in accordance with the "Automobile Schedule Rating Table," to the extent that such characteristics are not reflected in any experience modification otherwise applicable.
The modification shall apply to the total premium for all coverages.
The maximum modification shall be 25%.

Automobile Schedule Rating Table

	Limit of Modification	
	Credit	Debit
	%	%
A. Management and Type of Business:		
1. Cooperative Attitude	-4	+4
2. Financial Stability	-4	+4
3. Area of Operations	-4	+4
4. Products Hauled	-4	+4
B. Employees:		
1. Driver Employment Practices	-4	+4
2. Average Age of Driver	-4	+4
3. Driver's Pay	-4	+4
4. Driver Supervision and Training	-4	+4
5. Average Length of Driver Employment	-4	+4
C. Equipment:		
1. Condition	-4	+4
2. Repair and Servicing Program	-4	+4
3. Safety Equipment	-4	+4
D. Safety Organization:		
1. Safety Policy	-4	+4
2. Safety Program	-4	+4

(version CCSRP.CW2)

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MULTIPLE AUTOMOBILES DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced when two or more private passenger automobiles, used principally by persons residing in the same household, are insured with State Farm Mutual Automobile Insurance Company or State Farm Fire and Casualty Company. The automobiles must be owned by one or more individuals in the household who are related by blood, marriage, or adoption. An automobile whose use, sale, or replacement is controlled by an individual shall be considered as owned by that individual.

These factors also apply if the automobiles are jointly owned by two unrelated residents and both are designated as named insureds on the policies insuring the cars they jointly own.

This discount also applies to an owned private passenger automobile if the insured has a motor home rated under the provisions of Rule 401—Motor Homes, Truck or Van Campers, and meets the above requirements. This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Note—An automobile which is ordinarily not readily available for use by the insured or by other residents of the same household shall not qualify for the discount afforded by this section; neither shall such an automobile qualify another automobile for such discount.

Exception—The following vehicles are not eligible for the Multiple Automobiles Discount, nor are they counted, except for motor homes, in determining the applicability of the Multiple Automobiles Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW1)

DRIVER TRAINING DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9 and second digit class code of 1, 2, B, C, D, K, P, or Q. Evidence must be presented that each owner or driver, other than a married female, who is under 21 years of age, and who is a resident in the same household as the applicant, or who customarily drives the automobile, has successfully completed an acceptable driver education course. The minimum requirements of an "acceptable" driver education course are that it:

1. be conducted by an instructor who is licensed or certified to conduct such a course; and,
2. include classroom instruction in basic traffic and safety rules, plus driving experience under actual road and traffic conditions or in a mechanical device simulating such conditions;

however, in the event the State requirements for such a course are more stringent than the requirements above, the State requirements shall be the minimum.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Exception—The following vehicles are not eligible for the Driver Training Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW1)

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GOOD STUDENT DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9, except classes 8L and 8M, provided:

1. all male and unmarried female drivers under 25 years of age, whose use of the automobile was considered in determining the applicable classification code, are:
    a. full-time students in high school; or,
    b. enrolled as full-time students in academic courses in a college or university; and,
2. the scholastic records for the immediately preceding school semester, or comparable segment, show that each was a full-time student (see Note 1 for home study students) and:
    a. ranked scholastically among the upper 20% of their class; or,
    b. in schools designating grades by letter (such as A, B, C, D and F), had a grade average of B or its equivalent (see Note 2); or,
    c. in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least three points for all subjects combined, or its equivalent; or,
    d. in schools that maintain a "Dean's List", "Honor Roll", or comparable listing for scholastic achievement, was included in such a list; or,
3. has graduated from a college or university and has a cumulative scholastic record meeting the scholastic requirements of section 2 of this rule.

The Company must be furnished a copy of the appropriate documents or a statement certified by a responsible official of the school indicating attainment of at least one of the above scholastic requirements.

Except for persons who qualify under section 3 of this rule, similar statements are to be furnished to the Company each 12 months, subsequently.

Drivers currently receiving the Good Student Discount may have the discount continued after completion of the driver's undergraduate work provided the driver:

a. graduated from a four year college; or,
b. attended college on a full-time basis for at least two consecutive years and had a scholastic record meeting the above requirements during the last two of these years; and,

continues to be the controlling factor in the classification of the automobile.

The Good Student Discount terminates when the driver reaches age 25 or is rated as Class 1.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Notes—

1. Students who are enrolled in a home study program must satisfy the scholastic requirement by submitting evidence that they ranked in the upper 20% on one of the following national standardized tests, administered within the past twelve months:
    - PSAT (Preliminary Scholastic Aptitude Test)
    - PLAN (Preliminary American College Test)
    - SAT-I (Scholastic Aptitude Test-I)
    - ACT (American College Test)
    - TAP (Tests of Achievement and Proficiency)
    - California Achievement Test

    Similar evidence of ranking must be supplied to the Company each subsequent 12 months.
2. If the system of grading by letter is not susceptible to averaging no grade shall be below "B" or its equivalent.

Exception—The following vehicles are not eligible for the Good Student Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version AR4.1)

STEER CLEAR® SAFE DRIVER DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9. In order to initially qualify for this discount, the following requirements must be met:

1. All male and unmarried female drivers under 25 years of age who are assigned to the automobile must:
    a. have no at-fault accidents or moving violations in the three year period prior to the time the discount is initially applied, and
    b. have completed the State Farm Steer Clear program.
2. All private passenger automobiles in the household must be insured with State Farm Mutual Automobile Insurance Company or State Farm Fire and Casualty Company (however, none can be written under an assigned risk plan).

The discount shall continue so long as the qualifying operator(s) continues to have no violations and no at-fault accidents. The occurrence of a violation or an at-fault accident by this operator(s) results in the loss of the discount. Additional drivers who are later assigned to the automobile must meet the initial qualifications in order for the Steer Clear Safe Driver Discount to continue.

An operator who initially qualifies for the discount prior to age 21 must complete the second education program before age 21 in order to continue the discount. The discount terminates when the operator reaches 25 years of age or is rated as Class 1.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

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Notes—

a. An at-fault accident is one that results in damage to any property. In the State Farm Fire and Casualty Company, an at-fault accident involving death or bodily injury subject to the New Business Rating provision of the Standard Tier Automobile Rating rule shall also prevent a driver from qualifying for this discount. An accident shall not be considered at-fault if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.
b. For new business to qualify, acceptable verification of prior accident-free history will be required.
c. Drivers who initially qualify for the discount prior to age 21 are not required to complete the second education program if they turn 21 within 1 year of initial qualification.

Exception—The following vehicles are not eligible for the Steer Clear Safe Driver Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW4)

ACCIDENT RECORD RATING PLAN (ARRP) (SFM Only)

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be subject to surcharges determined in accordance with the following provisions:

A. **New Business Rating**

A 10% surcharge shall apply if, in the three year period prior to the date of application, there are any chargeable accidents. The surcharge shall apply for a period of not more than three years, but it will not apply to any policy period that begins more than three years from the date of the accident.

An accident shall be considered chargeable if it resulted in damage to any property in the amount of $750 or more. However, an accident shall not be considered chargeable if the applicant provides sufficient evidence that the driver involved in the accident was less than 50% at fault.

B. **Subsequent Rating**

1. **Chargeable Accidents**

An accident shall be chargeable as of the date the Company has recorded payments totaling $750 or more (for accidents occurring on or after April 1, 1999) under property damage liability coverage and collision coverage combined. In the event of a multiple vehicle accident, property damage liability payment must be present for a claim to be considered chargeable.

An accident shall not be considered chargeable if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.

Note—Accidents occurring prior to April 1, 1999, are considered chargeable as of the date the Company has recorded payments totaling $400 or more under property damage liability coverage or, in the event of a one car collision, under collision coverage.

2. **Premium Surcharge**

The surcharge applicable during a policy period is determined by totaling the separate charges for the individual accidents which became chargeable during the three year period ending two months prior to the current expiration date.

3. **Accident Charges**

The charge for a specific accident shall be:

i. 10% if there were no other chargeable accidents during the three years preceding the date this accident became chargeable;
ii. 30% if there was only one other chargeable accident during this period and its charge was 10%;
iii. 50% in all other instances.

Except as set forth in the Miscellaneous Provisions section of this rule, the accident charge shall apply to the policy providing the coverage under which the claim payment has been made and each charge shall apply for a period of three years from the renewal date on which it was originally applied.

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C. **Miscellaneous Provisions**

1. The percentage(s) of accident surcharge shall be unaffected by changes requiring a policy transfer or by changes in the territory, use, or driver classification of the policy.
2. If the Company is furnished evidence during the three year period subsequent to the date the accident became chargeable, that the driver involved in the chargeable accident will no longer be a resident of the named insured's household, or will not be a driver of the automobile insured under the policy, then that accident will no longer be used in determining the current accident charge or accident-free discount on the policy. However, if the driver continues to be insured with the Company on another policy, the accident will be considered in the rating of that policy.
3. For initial rating under the New Business provisions of this rule, operators will be assigned to the automobile they most frequently operate and the accident record for each automobile will be thus determined. If a new driver is added after the policy has been initially written, that driver's prior record will be considered in the subsequent rating of the automobile.
4. If the driver involved in a chargeable accident is currently an assigned driver of an automobile insured in State Farm Fire and Casualty Company, that accident shall not be used in determining the current accident surcharge, but shall be reflected in that person's driving record for the purpose of determining the Driver Record Charges on the State Farm Fire and Casualty Company policy.
5. If a driver is involved in a chargeable accident while driving an automobile insured with State Farm Fire and Casualty Company, and is not an assigned driver of an automobile insured in State Farm Fire and Casualty Company, that accident will be considered in determining the current accident surcharge applicable to the automobile insured in State Farm Mutual Automobile Insurance Company which is most frequently driven by that driver.
6. A driver previously insured in State Farm Fire and Casualty Company and now being insured in State Farm Mutual Automobile Insurance Company shall be considered as renewal business subject to the provisions of this rule, provided the effective date of the insurance coverage is within three years of the termination date in the State Farm Fire and Casualty Company.

D. **Accident-Free Discount**

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be reduced by 15% if the policy has been in force with the State Farm Mutual Automobile Insurance Company for at least three years and there have been no chargeable accidents during the three year period ending two months prior to the current expiration date.

This discount increases to:

- 20% if the policy has been in force for six years,
- 25% if the policy has been in force for ten years,

and there have been no chargeable accidents during these time periods.

Note—The time in force provision shall include the time an insured was rated continuously at the 3-Star Discount rate level in State Farm Fire and Casualty Company immediately prior to transferring to State Farm Mutual Automobile Insurance Company.

This discount applies so long as the policy remains in force and there are no chargeable accidents. If there has been a chargeable accident and the policy has been in force for at least nine years and there have been no chargeable accidents during the nine years preceding the date the accident becomes chargeable, the discount will continue. Otherwise, the occurrence of a chargeable accident results in the loss of the discount; however, the normal charge for that accident will be:

- waived if the discount being received was 20% or 25%,
- reduced to 5% if the discount was 15%,

so long as there are no other chargeable accidents during the three year experience period.

A chargeable accident which occurs within nine years of one that was forgiven will be subject to the latter provisions.

E. **Reinstatements**

1. A reinstated policy shall be subject to the New Business provisions of this rule, except that the developed accident surcharge percentages shall be no lower than that which would have been applicable had the policy remained in force.
2. Any accident-free discount applicable at the time of expiration or cancellation will be applied, provided the reinstatement occurs within five years and there have been no accidents during this period which the Company determines to have been the fault of the owner or operator of the automobile being insured. This provision does not apply if the applicant has been insured in the State Farm Fire and Casualty Company during all or part of the intervening time.

F. ***Exception—***The following vehicles are not eligible for the Accident Record Rating Plan (ARRP):

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Trailers insured under Rule 402—Trailers Designed for Use with Private Passenger Automobiles
iii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iv. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
v. Automobiles insured under Rule 410—Driver Training Automobiles
vi. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vii. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
viii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
ix. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW9)

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STANDARD TIER AUTOMOBILE RATING (STAR) PLAN (SFF&C Only)

A. **Driver Record Charges**

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be adjusted for the individual driving records of the operators assigned to the vehicle, in accordance with the following provisions. If more than one driver is assigned to the vehicle, the Driver Record Charges for each driver are added together and applied to the base premiums.

The Driver Record Charges for each individual driver are based upon the Driver Record Level and the following table:

Driver Record Level	Driver Record Charge
1	+0%
2	+0%
3	+0%
4	+15%
5	+50%
6	+60%
7	+70%
8	+90%
9	+110%
10	+140%*

*Plus 50% for each additional level above 10

B. **Driver Record Levels**

New Business Rating—Each new operator's Driver Record Level is based upon their accidents and violations during the three-year period ending on the effective date of the initial policy period. If there were no chargeable accidents or violations during the three-year period, the Driver Record Level shall be Level 1. Otherwise, the Driver Record Level is increased by 3 for each chargeable accident, by 2 for each minor violation, and by 5 for each major violation.

Subsequent Renewal Rating—Each assigned operator's Driver Record Level is based upon the accidents and violations which became chargeable during the three-year experience period ending on the effective date of the policy period. If there were no chargeable accidents or violations during the three-year experience period, the Driver Record Level shall be Level 1.

The Driver Record Level adjustment for each chargeable accident will be:

- +3 levels during the first year after it was first considered, and
- +2 levels during the second year, and
- +1 level during the third year.

The Driver Record Level adjustment for each chargeable minor violation will be:

- +2 levels during the first year after it was first considered, and
- +1 level during the second year, and
- +0 levels during the third year.

The Driver Record Level adjustment for each chargeable major violation will be:

- +5 levels during the first year after it was first considered, and
- +4 levels during the second year, and
- +3 levels during the third year.

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C. **At-Fault and Chargeable Accidents**

1. **New Business Rating**

- **At-Fault Accidents—**Subject to the exceptions below, an accident shall be considered at-fault if it resulted in death or bodily injury or damage to any property.
- **Chargeable Accidents—**An at-fault accident shall be considered chargeable if it resulted in death or bodily injury or in damage to any property in the amount of $750 or more ($400 or more for accidents which occurred prior to April 1, 1999).

Exceptions—An accident shall not be considered at-fault, nor chargeable, if the applicant demonstrates:

- that it was caused by contact with birds, animals, missiles, or falling objects; or,
- that the operator involved in the accident was:
  a. lawfully parked; or,
  b. 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 the accident was convicted of a moving traffic violation; or,
  f. operating a vehicle of a type not eligible for rating under this rule.

The term "convicted" includes a plea of guilty or forfeiture of bond.

2. **Subsequent Rating**

An accident shall be considered at-fault as of the date the Company has recorded any payments under property damage liability or collision coverage. In the event of a multiple vehicle accident, property damage liability payment must be present for a claim to be considered at-fault.

An at-fault accident shall be considered chargeable as of the date the Company has recorded payments totaling $750 or more (for accidents which occurred on or after April 1, 1999) under property damage liability coverage and collision coverage combined.

Notes—

1. For both New Business and Subsequent Rating, an accident shall not be considered at-fault, nor chargeable, if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.
2. For Subsequent Rating, accidents which occurred prior to April 1, 1999, are considered chargeable as of the date the Company has recorded payments totaling $400 or more under property damage liability coverage or, in the event of a one car collision, under collision coverage.

D. **Minor Violations**

Minor violations include traffic law offenses for speeding, stop sign and traffic signal infractions, improper turns, failure to yield right of way, and similar offenses.

A minor violation shall not be counted as a separate incident if it occurred in connection with a chargeable accident.

If any violation is subsequently dismissed, it will no longer be considered a chargeable violation.

E. **Major Violations**

For purposes of this rule, major violations include:

1. Driving a motor vehicle under the influence of intoxicants or drugs, or having a driver's license suspended or revoked due to refusing to submit to a test for such substances.
2. Manslaughter (whether or not "voluntary"), reckless homicide or assault arising out of the use of a motor vehicle.
3. Reckless driving, or using a vehicle in the commission of a felony or any other crime punishable as a felony.
4. Failure to stop and report or identify oneself when involved in a motor vehicle accident, or fleeing a law enforcement official.
5. Operating a motor vehicle without a valid driver's license or during a period of revocation or suspension of a motor vehicle registration or operator's license.
6. Operating a motor vehicle without the owner's authority.
7. Racing or engaging in a highway speed contest.
8. Lending a registration or operator's license to another person.

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F. **Other Provisions**

1. Base Rates
   Each vehicle is rated with the 3-Star Discount, the 2-Star Discount, or the 1-Star rates. The 1-Star rates are the base rates and are used if the vehicle does not qualify for the 3-Star Discount nor the 2-Star Discount.
   3-Star Discount
   In order for the insured vehicle to initially qualify for the 3-Star Discount, all other listed requirements for the 2-Star Discount must be satisfied, and the vehicle must also satisfy the following conditions:
   a. All drivers assigned to the insured vehicle must have no accidents that became chargeable and no minor violations during the applicable three-year experience period and no major violations during the five-year period.
   b. All drivers assigned to the insured vehicle must have no non-chargeable at-fault accidents during the applicable three-year experience period.
   c. If the insured vehicle (or the vehicle it replaced) or any other vehicle in the household was previously rated with the 1-Star Rates, because it was driven without liability insurance in violation of any financial responsibility or compulsory insurance requirement, the insured vehicle will not qualify for the 3-Star Discount until that vehicle has not been driven without liability insurance for two years.
   d. If the insured vehicle does not have at least one assigned driver who has been licensed in the United States or Canada for at least three years, there must be another vehicle in the household which is already rated with the 3-Star Discount. Furthermore, the other household vehicle must have at least one driver assigned who has been licensed in the United States or Canada for at least three years.

   The 3-Star Discount will continue to apply, so long as there are no assigned drivers with any chargeable accidents or minor violations during the applicable three-year experience period or any major violations during the five-year period. If the 3-Star Discount is lost due to a chargeable accident or violation, in order to re-qualify the vehicle must again meet the requirements listed above.
   2-Star Discount
   The 2-Star Discount applies if the insured vehicle does not qualify for the 3-Star Discount and the insured vehicle (or the vehicle it replaced) has not been driven without liability insurance in violation of any financial responsibility or compulsory insurance requirement during the past 12 months.
   For vehicles which did not qualify for the 2-Star Discount as new business because they were driven without liability insurance, the 1-Star Rates will apply for a period of one year from the effective date of coverage for that vehicle. After that, the 2-Star Discount will apply for at least one year.
   1-Star Rates
   The 1-Star Rate applies if the insured vehicle does not qualify for the 3-Star Discount nor the 2-Star Discount as new business.
2. For purposes of determining a Driver Record Charge, drivers are assigned to the car they most frequently operate and in accordance with Rule 205—Classification of Private Passenger Type Automobiles. Each driver is assigned to only one vehicle. Drivers may not be moved from one vehicle to another for the purposes of affecting the total premium.
3. If no drivers are assigned to a vehicle, that vehicle shall be rated as if all of its operators were at Driver Record Level 1.
4. For existing business in force prior to January 1, 1999, minor violations that occurred prior to January 1, 1998 will not be considered in the determination of the Driver Record Level. However, all minor violations that occurred during the last three years, as well as all major violations that occurred during the last five years, will be considered in the qualification for the 3-Star discount.

G. ***Exception—***The following vehicles are not eligible for the Standard Tier Automobile Rating (STAR) Plan:
   i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
   ii. Trailers insured under Rule 402—Trailers Designed for Use with Private Passenger Automobiles
   iii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
   iv. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
   v. Automobiles insured under Rule 410—Driver Training Automobiles
   vi. Automobiles insured under Rule 411—Funeral Directors' Automobiles
   vii. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies

(version AR6.1)

GOOD DRIVING DISCOUNT (SFM Only)

A. **Requirements**
   The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile are reduced by 10% if the following requirements are met:
   1. New Business Policies—Each of the drivers in the household has had no moving violations and no at-fault accidents during the past three years.
   2. Newly Acquired Added Car Policies (All other added car policies must meet the requirements for new business policies in A.1 of this rule.)
      a. At least one car in the household is receiving the Good Driving Discount or an Accident-Free Discount.
      b. Each of the drivers in the household has had no at-fault accidents during the past three years.
      c. There are no added drivers within 60 days before or after the application.

      Note—If any of the above requirements are not met for a newly acquired added car, the requirements for new business policies in A.1 of this rule must be met.

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B. **Miscellaneous Provisions**

1. The Good Driving Discount will continue to apply until the policy qualifies for the Accident-Free Discount, so long as the policy remains in force with no additional drivers and there are no chargeable accidents as defined in the Accident Record Rating rule. Additional drivers must also satisfy requirements A.1 above in order for the Good Driving Discount to continue.
2. If the Company is furnished evidence that the driver who prevented a Good Driving Discount from initially being applied (because of requirements A.1 or A.2.(b) above) is no longer a member of the named insured's household or will no longer be a driver of the car insured under the policy, then the discount may be added, if all of the requirements are met at the time the driver moves.
3. If a policy that has been in force for less than three years initially qualified for the Good Driving Discount, but the discount was subsequently removed due to a chargeable accident, the discount can be reapplied to the policy if the Company is furnished evidence that the driver involved in the chargeable accident will no longer be a resident of the named insured's household or will no longer be a driver of the car insured under the policy, provided there are no other chargeable accidents on the policy.

C. **Definitions**

1. At-Fault Accident—an at-fault accident is one that results in death or bodily injury or in damage to any property. An accident shall not be considered at-fault if the Company is furnished evidence that the driver involved in the accident was less than 50% at fault.
2. Moving Violations—include minor driving violations for speeding, stop sign and signal infractions, improper turns, failure to yield right of way, and similar offenses, as well as major driving violations.

D. **Reinstatements**

1. Policies which are reinstated within 39 days shall not be eligible for the Good Driving Discount unless the discount applied to the policy at the time of expiration or cancellation. In that case the discount will be applied, provided there have been no moving violations or at-fault accidents during this period.
2. Policies reinstated after 39 days shall be treated as New Business for purposes of the Good Driving Discount.

E. ***Exception—***The following vehicles are not eligible for the Good Driving Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Trailers insured under Rule 402—Trailers Designed for Use with Private Passenger Automobiles
iii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iv. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
v. Automobiles insured under Rule 410—Driver Training Automobiles
vi. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vii. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
viii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
ix. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW3)

DEFENSIVE DRIVING COURSE DISCOUNT

Private passenger automobile base premiums for the bodily injury and property damage liability, medical payments, comprehensive, and collision coverages shall be reduced 5% when applicable to automobiles rated as Class 1, Class 2 or Class 6 where the principal operator is at least 55 years of age and:

1. The principal operator of the automobile has successfully completed an approved Motor Vehicle Accident Prevention course taught by an approved instructor for a minimum number of hours of actual classroom or field driving instruction as determined by the Department of Motor Vehicles (Office of Driver Services).
2. A certificate is presented to the Company signifying the above course was successfully completed within the three years prior to the inception or renewal date of the policy term to which this rule applies. Following this three year period, the course must be successfully repeated and evidence presented in order to again qualify for the discount.

If the operator is a principal operator of two or more qualifying vehicles insured with the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company, the discount shall apply to the vehicle most frequently operated by that operator.
If there is more than one principal operator of the vehicle, all must qualify for the discount to apply.
Exceptions—The following vehicles are not eligible for the Defensive Driving Course Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

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PASSIVE RESTRAINT DISCOUNT
1993 and Prior Model Years and All Model Years of Motor Homes, Kit Cars, and Replicas
The medical payments base premium applicable to a private passenger automobile shall be reduced by the following amount if the automobile is equipped with a factory-installed air bag or other passive restraint system which meets federal safety standards.

Category	Type of System	Discount
1	Automatic Front Seat Belts	10%
2	Air Bag on Driver Side Only	20%
3	Air Bags on both Driver and Front Passenger Sides	30%
4	Air Bags and Automatic Seat Belts on both Driver and Front Passenger Sides	40%

Exceptions—The following vehicles are not eligible for the Passive Restraint Discount:
i. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
ii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

VEHICLE SAFETY DISCOUNT
1994 and Newer Model Years Except Motor Homes, Kit Cars, and Replicas
The medical payments base premium applicable to a private passenger automobile shall be reduced by the following amount if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount, and Liability Rating Group Section with one of the following codes:

Vehicle Safety Discount Code	Vehicle Safety Discount
A	40%
B	30%
C	20%
D	10%
E	0%

Exceptions—The following vehicles are not eligible for the Vehicle Safety Discount:
i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Vehicles insured under Rule 413—Kit Cars and Replica Automobiles—Regular Use
iv. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)
(version CW2)

LIABILITY RATING GROUP
1998 and Newer Model Years Except Motor Homes, Kit Cars, and Replicas
The bodily injury and property damage liability base premium applicable to a private passenger automobile shall be adjusted by the following premium adjustment factor if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount and Liability Rating Group Section with one of the following codes:

Liability Rating Group Code	Premium Adjustment Factor
1	.80
2	.85
3	.90
4	.95
5	1.00
6	1.05
7	1.10
8	1.15
9	1.20

Exceptions—The following vehicles are not eligible for the Liability Rating Group:
i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Vehicles insured under Rule 413—Kit Cars and Replica Automobiles—Regular Use
iv. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)
(version CW1)

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MULTIPLE LINE DISCOUNT
The base premiums for bodily injury and property damage liability, medical payments, comprehensive, and collision coverages, applicable to a private passenger automobile shall be reduced by the percentage shown below if the person(s) who is the named insured on the automobile policy is also the named insured or owner of another policy as follows:

Qualifier	Discount
An individual life insurance policy with a face value of less than $125,000 (excluding all annuities, all tax qualified life insurance products, and paid-up life insurance with a face value of less than $5,000)	5%
An individual life insurance policy with a face value of $125,000 or greater (excluding all annuities and all tax qualified life insurance products)	5%
An individual health insurance policy (excluding Disability Income Payment Protection Plan, Individual Credit Disability Income, Short Term Hospital Surgical, and Medicare Part D Prescription Drug Plan)	5%
A manufactured home policy covering the named insured's principal residence	10%
A renter's policy covering the named insured's principal residence	10%
A manufactured home policy covering the named insured's principal residence plus a personal liability umbrella policy	15%
A renter's policy covering the named insured's principal residence plus a personal liability umbrella policy	15%
A condominium policy covering the named insured's principal residence	17%
A homeowner's policy covering the named insured's principal residence	17%
A farm/ranch policy covering the named insured's principal residence	17%
A condominium policy covering the named insured's principal residence plus a personal liability umbrella policy	22%
A homeowner's policy covering the named insured's principal residence plus a personal liability umbrella policy	22%
A farm/ranch policy covering the named insured's principal residence plus a personal liability umbrella policy	22%

Such additional policies must be written in one of the State Farm affiliated companies or by an insurer that has entered into a strategic alliance with a State Farm affiliated company. If the named insured qualifies for more than one of the discounts, only the largest discount applies.
Exception—The following vehicles are not eligible for the Multiple Line Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW5)

CUSTOMER RATING INDEX (CRI)
The base premiums for the bodily injury and property damage liability, medical payments, comprehensive, and collision coverages, applicable to a private passenger automobile shall be adjusted by the CRI Factor in accordance with the following provisions:

A. **New Business Rating**
A New Business CRI will be used to determine the CRI Factor when a policy is initially written. The CRI initially assigned will continue to be used in determination of the CRI Factor until a Renewal CRI first applies.

B. **Subsequent Rating**
At each renewal, beginning two years from the new business effective date of the policy, a Renewal CRI will be used to determine the CRI Factor.

C. **Factors**
The CRI Factor is determined by the following formula: $1.003^{(1600 - CRI)}$. The CRI Factor shall be rounded to 3 decimal places and is subject to a maximum factor of 1.992 and a minimum factor as outlined in the table below:

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SFM No Accident-Free Discount or Good Driving Discount	SFM Good Driving Discount	SFM 3-Year Accident-Free Discount	SFM 6-Year Accident-Free Discount	SFM 10-Year Accident-Free Discount	SFFC 1-STAR	SFFC 2-STAR	SFFC 3-STAR
0.710	0.710	0.740	0.770	0.800	0.710	0.710	0.710

D. **Miscellaneous Provision**
A policy transferring from State Farm Fire and Casualty Company to State Farm Mutual Automobile Insurance Company will use the CRI from the former company. The two year requirement from Section B. of this rule is applied from the new business effective date of the State Farm Fire and Casualty Company policy.

E. **Reinstatements**
Policies reinstating after 39 days shall be treated as New Business for purposes of CRI determination.

F. ***Exception—***The following vehicles are not eligible for the Customer Rating Index (CRI):
i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 801—Fleet Rating Plan (SFM Only)
viii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
ix. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

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101. COVERAGES
The coverages to which the rates and rules of this manual apply are as described in the insuring agreements of the automobile policy form of the company underwriting the coverage and are subject to the policy exclusions and conditions and to any endorsements which may be attached to such policy.
(version CW1)

102. POLICY TERM
Unless otherwise indicated, manual premiums are for a six months policy term. (See Rule 105—Changes)
A policy term greater than that represented by the manual premium may not be written except under the following conditions when a policy term up to twice as long may be written:

1. When the insured is subject to a statutory or contractual requirement that coverage be written for a longer policy term, or
2. when the Company operating procedures authorize writing a longer policy term.

When a policy subject to one of the above conditions is written, the premiums applicable to each period or portion thereof comprising the extended policy term are determined from manual rules, classifications, and premiums in effect at the inception of the policy with each period independently classified and rated on the basis of factual information available at the beginning of the period, except that any surcharge developed under Rate Section Rules—Accident Record Rating or Standard Tier Automobile Rating Plan shall apply for the entire period of the policy.
If the insurance under an extended term policy is transferred to another policy, the new policy is subject to the manual rules, classifications, and premiums in effect at the time of transfer.
Post Dated Coverages—Provided at least one coverage of insurance is effective at the inception of the term shown in the policy period, a policy may be written to provide for a subsequent effective date for specified coverages.
The pro rata premium for the period of coverage is charged for post dated coverages.
(version CW1)

103. NO RULE

104. RENEWAL OF POLICY
Note—The exception to this rule does not apply to vehicles insured under Rule 851—Experience Rating Plan.
A policy may be renewed for a succeeding policy term. The renewal premium is due on or before the expiration of the current policy term.
Exception—Payment of the renewal premium may be satisfied by paying 50% of such premium plus a service charge of $2.00 within the above allotted time and paying the remaining 50% of the renewal premium within sixty days after the renewal due date.
(version CW1)

105. CHANGES
Changes that affect the coverage provided by the policy, or the territory, use, description or rating classification of the risk, may require transfer of the insurance to a new policy or endorsement of the present policy.
If a different premium is required by the Company for the remainder of the current policy term, any additional premium or premium credit shall be computed pro rata.
(version CW1)

106. SUSPENSION OF COVERAGE, SEASONAL USE
Note—See Rule 901—Recreational Vehicles for special provisions applicable to such vehicles.

A. **Suspension of Coverage**
Coverage afforded under a policy insuring a motor vehicle may be suspended during the time the vehicle is withdrawn from service. The coverages suspended afford no protection under the policy during the period of suspension. The following rules govern suspensions:
1. Any coverage may be suspended unless it is required by statute to remain in force.
2. Coverage will be reinstated on the date designated by the insured. In the absence of such designation, coverages suspended for the winter season will be automatically reinstated the succeeding April 1.
3. Premium credits on suspended coverages will be computed pro rata for the period of suspension and
   a. will be applied against the next renewal premium if other policy coverages remain in force, or
   b. will be retained by the Company pending reinstatement of such coverages if no policy coverages remain in force. After six months, if the coverages have not been reinstated or a definite reinstatement date has not been established, the policy will be cancelled and the premium credits refunded.
4. Policies covering vehicles rated in accordance with the following rules may not be suspended unless the vehicle has been stolen, destroyed, or sold:
   a. Section B. of this rule—Seasonally Used Farm Trucks.
   b. Section A. of Rule 401—Motor Homes, Truck or Van Campers—Recreational Use.
   c. Rule 406—Antique and Classic Automobiles and Replicas—Limited Use.

B. **Seasonally Used Farm Trucks**
Note—Policies covering vehicles rated in accordance with this section of the rule may not be suspended.
The premium for bodily injury and property damage liability, medical payments, and collision coverage on a commercial-rated farm truck insured under a fleet policy or as part of a multiple vehicle risk* and used only seasonally during the year shall be reduced to reflect such seasonal use. The reduced premium will be determined by multiplying the otherwise applicable premiums for these coverages by the pro rata factor corresponding to the annual use, subject to a minimum of 0.500. If the policy period is semiannual, the same factor, representing the annual use of the vehicle, applies to each period.
*Five or more self-propelled vehicles, other than motorcycles, recreational vehicles, limited use antique or classic automobiles, for the same named insured.

(version SSS.CW1)

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107. CANCELLATIONS

Note—If other rules in this manual contain cancellation provisions which are not compatible with this rule, this rule applies only to the extent that it does not conflict with such other rules.

The policy may be cancelled either by the Company or at the request of the insured in accordance with the cancellation provisions of the policy.

Cancellation, whether by the Company or the policyholder, shall not affect any valid claim originating prior to the effective date of cancellation.

The return premium for any cancellation effective after the end of the initial policy period will be computed via the following pro rata table.

The return premium for any cancellation during the initial policy period will be computed using the short rate table, except the pro rata table shall be used when:

1. The named insured continues to carry other automobile insurance with this or an affiliated Company. ***Important—***Notice must be given that such other insurance is carried.
2. The automobile is stolen, destroyed, junked or sold.
3. The policy is replaced by one issued by this or an affiliated Company and covering the same risk. If the new policy is issued to a new owner, unearned premium credit may be transferred to such new owner with the agreement of the insured.
4. The cancellation is due to the death of a named insured.
5. The Company initiated the cancellation.

The following tables are used to determine the portion of premium to be charged or retained. The computation assumes each month has 30 days, except when the cancellation is within 30 days of the beginning (or end) of the policy period in which case the exact number of days in force (or remaining in the term) are used.

	SEMIANNUAL PRO RATA TABLE						**SEMIANNUAL SHORT RATE TABLE**					
	Month						Month					
Day	0	1	2	3	4	5	0	1	2	3	4	5
1	0.006	0.172	0.339	0.506	0.672	0.839	0.060	0.270	0.440	0.600	0.740	0.870
2	0.011	0.178	0.344	0.511	0.678	0.844	0.070	0.280	0.440	0.610	0.740	0.870
3	0.017	0.183	0.350	0.517	0.683	0.850	0.080	0.290	0.450	0.610	0.740	0.880
4	0.022	0.189	0.356	0.522	0.689	0.856	0.090	0.290	0.460	0.620	0.750	0.880
5	0.028	0.194	0.361	0.528	0.694	0.861	0.100	0.300	0.460	0.620	0.750	0.880
6	0.033	0.200	0.367	0.533	0.700	0.867	0.110	0.300	0.470	0.630	0.760	0.890
7	0.039	0.206	0.372	0.539	0.706	0.872	0.120	0.310	0.470	0.630	0.760	0.890
8	0.044	0.211	0.378	0.544	0.711	0.878	0.130	0.310	0.480	0.630	0.770	0.900
9	0.050	0.217	0.383	0.550	0.717	0.883	0.140	0.320	0.480	0.640	0.770	0.900
10	0.056	0.222	0.389	0.556	0.722	0.889	0.150	0.320	0.490	0.640	0.770	0.910
11	0.061	0.228	0.394	0.561	0.728	0.894	0.160	0.330	0.490	0.650	0.780	0.910
12	0.067	0.233	0.400	0.567	0.733	0.900	0.170	0.340	0.500	0.650	0.780	0.920
13	0.072	0.239	0.406	0.572	0.739	0.906	0.180	0.340	0.500	0.660	0.790	0.920
14	0.078	0.244	0.411	0.578	0.744	0.911	0.180	0.350	0.510	0.660	0.790	0.920
15	0.083	0.250	0.417	0.583	0.750	0.917	0.190	0.350	0.520	0.670	0.800	0.930
16	0.089	0.256	0.422	0.589	0.756	0.922	0.190	0.360	0.520	0.670	0.800	0.930
17	0.094	0.261	0.428	0.594	0.761	0.928	0.200	0.360	0.530	0.670	0.810	0.940
18	0.100	0.267	0.433	0.600	0.767	0.933	0.200	0.370	0.530	0.680	0.810	0.940
19	0.106	0.272	0.439	0.606	0.772	0.939	0.210	0.370	0.540	0.680	0.810	0.950
20	0.111	0.278	0.444	0.611	0.778	0.944	0.210	0.380	0.540	0.690	0.820	0.950
21	0.117	0.283	0.450	0.617	0.783	0.950	0.220	0.380	0.550	0.690	0.820	0.950
22	0.122	0.289	0.456	0.622	0.789	0.956	0.230	0.390	0.550	0.700	0.830	0.960
23	0.128	0.294	0.461	0.628	0.794	0.961	0.230	0.400	0.560	0.700	0.830	0.960
24	0.133	0.300	0.467	0.633	0.800	0.967	0.240	0.400	0.570	0.700	0.840	0.970
25	0.139	0.306	0.472	0.639	0.806	0.972	0.240	0.410	0.570	0.710	0.840	0.970
26	0.144	0.311	0.478	0.644	0.811	0.978	0.250	0.410	0.580	0.710	0.850	0.980
27	0.150	0.317	0.483	0.650	0.817	0.983	0.250	0.420	0.580	0.720	0.850	0.980
28	0.156	0.322	0.489	0.656	0.822	0.989	0.260	0.420	0.590	0.720	0.850	0.990
29	0.161	0.328	0.494	0.661	0.828	0.994	0.260	0.430	0.590	0.730	0.860	0.990
30	0.167	0.333	0.500	0.667	0.833	1.000	0.270	0.430	0.600	0.730	0.860	1.000

(version CW1)

108. REINSTATEMENTS

A policy which has expired or been terminated by cancellation may be reinstated by payment of the necessary premium and completion of any required forms if the risk is acceptable to the Company.

(version CW1)

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109. NO RULE

110. FINANCIAL RESPONSIBILITY CERTIFICATION

The bodily injury and property damage liability premium for a risk on which a certificate of insurance is filed to comply with the requirements of an automobile financial responsibility law shall be surcharged in accordance with the following schedule:

A. 50% Surcharge—If the certificate is required for a conviction or license suspension for
   1. driving a motor vehicle while intoxicated, or
   2. failing to stop and report when involved in an accident, or
   3. homicide or assault arising out of the operation of a motor vehicle.

B. 25% Surcharge—If the certificate is required for a conviction or license suspension for
   1. driving a motor vehicle at an excessive rate of speed where an injury to person or damage to property actually results therefrom, or
   2. driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.

C. 10% Surcharge—If the certificate is required for any other cause whatsoever.

<u>OWNERS</u>

The surcharge shall apply to the bodily injury and property damage liability premium for the highest rated car owned by the insured and insured in this Company.

<u>NON-OWNERS</u>

Named Non-Owner Policy—The surcharge for a policy written in accordance with this rule shall apply to the required bodily injury and property damage liability premium.

If an individual is required to file evidence of financial responsibility for owned automobiles and also for the operation of automobiles which are not owned, the surcharge shall apply only to the premium for the owned automobiles.

(version CW1)

111. MANUFACTURER'S SUGGESTED RETAIL PRICE (MSRP)

Where used in this manual, the term "MSRP" refers to the Manufacturer's Suggested Retail Price, exclusive of transportation charges and state or local taxes.

(version CW1)

112. AGE GROUP SYMBOLS

Age Groups change as of the first renewal on or after January 1st. An automobile purchased in the calendar year prior to the model year will remain in Age Group 1 for the balance of that year plus one full calendar year. If the model year cannot be readily determined, the year in which the vehicle was purchased new shall be considered the model year.

Age Group 1 represents vehicles of the current model year, Age Group 2 represents vehicles of the first preceding model year, Age Group 3 represents vehicles of the second preceding model year, etc. In addition, where X represents the oldest age group for which rates are available, Age Group X also represents vehicles of the Xth preceding and older model years.

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201. PRIVATE PASSENGER AUTOMOBILE DEFINED

For classification and rating purposes, a private passenger automobile is defined as:

A. an automobile of the private passenger type, including a station wagon; or
B. a utility vehicle (i.e. pickup, van, or sport wagon/sport utility vehicle); and

used for personal pleasure, family and business use.

Exceptions—The following are not included in this definition:

i. an automobile used for renting or livery work or for carrying passengers for a consideration unless so provided by other rules in this manual; or
ii. a motorcycle, motorscooter, snowmobile, or other off-road vehicle; or
iii. utility vehicle:
   a. with a Gross Vehicle Weight (GVW) of more than 10,000 lbs. (or if GVW is not available, a load capacity of more than one ton) that is used in a business other than farming; or
   b. that is used for the delivery or transporting of goods and materials, or has been structurally altered for business purposes, unless such use or alteration is incidental to the insured's occupation in the installation, maintenance or repair of furnishings or equipment; or
   c. that is used for wholesale or retail delivery.

Note—Trucks that are specifically designed and primarily used to tow recreational trailers, but not meeting the above definition of a private passenger automobile, shall be classified and rated as private passenger provided the vehicle is not used for commercial or business purposes.
(version CW2)

202. NO RULE

203. NO RULE

204. DEFINITIONS AND INTERPRETATIONS

Note—See Classification Exceptions.

The following words and phrases are defined for use in the private passenger automobile classification rules.

Age—The procedures below apply to determine the driver's age for use in calculating private passenger premiums. The driver whose age should be determined is the driver whose use was considered in determining the applicable classification code in accordance with Rule 205—Classification of Private Passenger Type Automobiles.

a. To rate the policy for the upcoming term, use the driver's age as of the effective date of the policy.
b. For newly added drivers, use the driver's age as of the effective date the driver was added to the policy.
c. If the driver's age at the beginning of the policy term is greater than or equal to 25, the age and associated class code will be used for the entire policy term.
d. If the driver's age at the beginning of the policy term is less than 25, the age will be recalculated on the driver's birthday and the associated class code will be determined. The pro rata premium will be recalculated for the remainder of the term using this age and class code.

Driving to and from work—When the average weekly use of the automobile (including its use in a car pool or other ride-sharing agreement):

a. in driving to and from work, or
b. in driving to and from school, or
c. in driving part way to and from work or school,

is more than 30 miles, the automobile will be considered as used for "driving to and from work."

Estimated average total annual mileage—The exact mileage an automobile will be driven in any year cannot be forecast precisely. The miles an automobile will be driven will vary from year to year. Odometer readings, factual information secured from the applicant or the insured, and knowledge possessed by the agent or the Company should be pooled to arrive at the annual estimated mileage to be driven in the ensuing year. With respect to automobiles "used for business" the estimated annual mileage shall be the sum of "business use" and "pleasure" mileage.

Farm automobile—Farm automobile means an automobile:

a. principally garaged on a farm or ranch,
b. that is not ordinarily used in going to and from work, other than farming or ranching, and
c. is not used in any occupation other than farming or ranching.

An automobile owned by a farm or ranch employee, other than an employee in a supervisory position, and used primarily for pleasure shall not be considered a "farm automobile."
Subject to the definition of "driving to and from work" use of an automobile for driving to and from school shall be considered as used for "driving to and from work."

Married—For classification purposes, an individual is considered married if living together with his or her spouse or if a widow or widower. Single persons shall be classified as married if they have custody of a minor child residing in their household. A married couple temporarily living apart for reasons of health, occupation, military service or similar circumstance shall be considered as living together.

Military service—An individual under 25 years of age in military service shall not be considered an operator of the automobile if located far enough from home so that he or she is only "at home" for short leaves.

Occasional operator—For the purposes of determining if private passenger automobile class 4 or 8 applies, an occasional operator is:

a. an unmarried individual,
b. under 21 years of age,
c. whose operation of the car constitutes less than 25% of its time or mileage use, and
d. the operator does not own the car.

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Principal operator—A principal operator is an individual whose operation of the automobile constitutes 50% or more of its time or mileage.
Notes regarding cars with more than one operator:

1. Each individual who does not qualify as a principal operator as defined above but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time or mileage use of one insured automobile is considered a principal operator for one such automobile.
2. If two or more unmarried males under 25 years of age (or two or more unmarried females under 25 years of age):
   a. do not individually qualify as principal operators, but
   b. their combined use of the automobile constitutes 50% or more of its total time or mileage use,

   then the automobile is considered as having a principal operator of the same age as the unmarried male (or female) under 25 years of age who is the most frequent operator.
3. If two or more unmarried males who are at least 25 years of age but under 30 years of age:
   a. do not individually qualify as principal operators, but
   b. their combined use of the automobile constitutes 50% or more of its total time or mileage use,

   then the automobile is considered as having a principal operator who is an unmarried male at least 25 years of age but under 30 years of age who is the most frequent operator.
4. If the combined use of the automobile by two or more unmarried males under 21 years of age (or two or more unmarried females under 21 years of age):
   a. do not individually operate the auto at least 25% of the time, but
   b. their combined use constitutes 25% or more of its total time or mileage use,

   then the automobile shall not be classified as having an occasional operator. The car shall be classified using the age of the most frequent operator.

Note—The above definitions are subject to classifications assigned under Rule 205—Classification of Private Passenger Type Automobiles which recognize the individual exposure of each operator.

Student away at school—For the purposes of private passenger automobile classification, a student away at school is:

a. an individual under 25 years of age,
b. who resides at school over 100 miles from home,
c. who operates the car only while home during the school vacation or holiday periods.

This classification applies only if the car remains at home while the student is at school and the classification results in a lower premium than would otherwise be applicable.
Note—A son or daughter who resides away from home during both the school year and summer vacation but who operates the car when home on short infrequent visits shall be disregarded as an operator for the purpose of classifying the automobile.

Used for business—When 50% or more of the time or mileage use of the automobile is involved in the duties of the applicant's or any other regular operator's occupation, profession or business, other than in going to and from the principal place of occupation, profession or business, the vehicle will be considered as used for business purposes.
Vehicles owned or used by clergy in the performance of duties associated with their occupation shall not be considered as used for business.
If an automobile is used in the performance of the insured's duties as a federal government employee, refer to Rule 708—Federal Government Employee—Use of Private Passenger Automobile.
An automobile qualifying for "farm automobile" rates shall not be considered as used for business.
(version CW5)

205. CLASSIFICATION OF PRIVATE PASSENGER TYPE AUTOMOBILES
Note—See Classification Exceptions.
Subject to other rules of this manual which may provide a specific classification for automobiles as described in those rules, automobiles as defined in Rule 201—Private Passenger Automobile Defined shall be classified and rated in accordance with the classification plan set forth below.
Refer to Rule 204—Definitions and Interpretations for clarification of many of the words and phrases used in this rule.
This plan groups the various rating elements into broad classification categories such as **age, sex, and marital status of the operators of the automobile; use of the automobile; and estimated annual mileage driven.**
Notes—

1. An owner's or operator's actual age, sex, and marital status shall be used as controlling classification factors for not more than one automobile in the household which is insured in this Company or an affiliated Company. These factors shall be applied to the car which is most frequently operated by the individual unless he or she is the owner or principal operator of two or more cars, in which case the classification shall apply to the car having the highest total base premium. Such owners or operators shall be considered as qualifying for Class 1 for the purpose of classifying other automobiles in the household. However, Age Adjustment Factors will apply to all automobiles (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
   Exceptions—Class 2 or 6 applies to all cars owned or operated by the named insured provided they otherwise qualify for the classification.
2. With the exception of drivers under the age of 25 at the beginning of the policy term, reclassification to a different class code or to a different age within a classification will be made at the first renewal following the driver's birthday.
3. If an automobile could be properly assigned to more than one of the driver classes, use the class code and age for the driver that produces the highest premium including any applicable discounts.

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A. **First Position of Class Code—Classification as to age, sex, or marital status of the operator—**
If there are no Unmarried Operators Under 25—
Class 1—
The car is:

- principally operated by individuals under 50 years of age, and
- if they are male and unmarried are at least 30 years of age, and
- if they are male and married are at least 25 years of age.

Class 2—
The car is principally operated by individuals at least 75 years of age.
Class 3—
The car is principally operated by unmarried males 25 through 29 years of age.
Class 6—
The car is principally operated by individuals 50 through 74 years of age.
Class 7—
The car is operated by married males under 25 years of age.
If there are Unmarried Operators Under 25—
(Also see Section C—Student Away at School.)
Class 4—
The car is operated but not owned by an unmarried female under 21 years of age who meets the definition of occasional operator.
Class 5—
The car is owned or operated by:

- unmarried females between 21 and 24 years of age, or
- unmarried females under 21 years of age who do not meet the definition of occasional operator.

Class 8—
The car is operated but not owned by an unmarried male under 21 years of age who meets the definition of occasional operator.
Class 9—
The car is owned or operated by:

- unmarried males between 21 and 24 years of age, or
- unmarried males under 21 years of age who do not meet the definition of occasional operator.

B. **Second Position of Class Code—**

1. When used with first position of class code 1, 3, or 6—Classification as to use, mileage to and from work, and annual mileage:

	The estimated average total annual mileage the automobile is driven is	
	7500 Miles or Less	More Than 7500 Miles
The automobile is used for pleasure and in driving to and from work an average distance of not more than 30 miles per week and is not used for business	A	B
The automobile is not used for business but is used in driving to and from work an average distance of more than 30 miles but not more than 100 miles per week	C	D
The automobile is not used for business but is used in driving to and from work an average distance of more than 100 miles per week	E	F
The automobile is a farm automobile	J	K
	12,000 Miles or Less	More Than 12,000 Miles
The automobile is used for business purposes	G	H

2. When used with first position of class code 2—Classification as to use and age:

	Non-Farm*		Farm	
Age	Short	Long	Short	Long
75-79	1	2	J	K
80-84	3	4	P	Q
85-89	5	6	R	T
90 and Older	7	8	U	V

Short—The estimated average total annual mileage the automobile is driven is 7,500 miles or less.
Long—The estimated average total annual mileage the automobile is driven is more than 7,500 miles.
*Non-farm means the automobile is used for pleasure, to and from work, or business.

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3. When used with first position of class code 7—Classification as to use and age:

	The Married Male Operator Under 25 Years of Age is:				
	Under 17	17-18	19-20	21-22	23-24
Non-farm*	D	C	B	E	F
Farm	Q	P	K	R	X

*Non-farm means the automobile is used for pleasure, to and from work, or business.

4. When used with first position of class code 4 or 8—Classification as to use and age:

	The Unmarried Operator Under 21 Years of Age is:		
	Under 17	17-18	19-20
Non-farm*	D	C	B
Farm	Q	P	K

*Non-farm means the automobile is used for pleasure, to and from work, or business.

5. When used with first position of class code 5 or 9—Classification as to use and age:

	The Unmarried Operator Under 25 Years of Age is:			
	Under 17	17-18	19-20	21-24
Non-farm*	D	C	B	A
Farm	Q	P	K	J

*Non-farm means the automobile is used for pleasure, to and from work, or business.

C. **Student Away At School—First and Second Positions of Class—**
The car is owned or operated by an individual under 25 years of age who qualifies as a student away at school. First and second position of class:

	Under Age 21		21 to 24 Years of Age	
	Female	Male	Female	Male
Non-farm*	41	81	43	83
Farm	42	82	44	84

*Non-farm means the automobile is used for pleasure, to and from work, or business.
Note—Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version CW4)

PRIVATE PASSENGER AUTOMOBILE CLASSIFICATION EXCEPTIONS
TO RULES 204 AND 205
RENEWAL AND TRANSFERS ONLY

The following classifications apply to risks so classified prior to August 15, 2002 so long as they continue to be a rating factor for the classification and continue to meet the qualifications and conditions set forth below:

1. **Student Away at School—**An unmarried female under age 25 who attends school over 150 miles from home, but who operates the automobile occasionally while home during school vacation or holiday periods shall be considered as though married and Class 1 shall apply.
   Note—Age Adjustment Factors do not apply (Rule 210**—**Age Adjustment Factors For Private Passenger Type Automobiles).
2. **Class 6—**Spouses under age 50 who qualified for Class 6 under the following definition will continue to qualify for as long as they are married to the initial qualifying spouse.
   The principal operator or spouse is 50 years of age or older and all unmarried operators in the insured's household:
   a. are at least 25 years of age, or
   b. seldom operate this car and are rated as principal operators of another car insured by State Farm.
3. **Occasional Operator Classes—**Risks classified under the following definitions will continue to be so classified until they no longer meet the requirements of this rule:
   a. Class 4A (Non-farm) and 4J (Farm): The car is principally operated by individuals age 25 or over or any married female. In addition, the car is operated by an unmarried female 21 through 24 years of age:
      - whose operation of the car constitutes less than 25% of its time or mileage use, and
      - who does not own the car.
   b. Class 8A (Non-farm) and 8J (Farm): The car is owned or principally operated by individuals age 25 or over, any female or married male under 25 years of age. In addition, the car is operated by an unmarried male 21 through 24 years of age:
      - whose operation of the car constitutes less than 25% of its time or mileage use, and
      - who does not own the car.

(version CW2)

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206. CLASSIFICATION OF UTILITY VEHICLES

Note—Utility Vehicles not included in the definition of a private passenger automobile under Rule 201—Private Passenger Automobile Defined are subject to classification and rating under the Commercial Automobile Rules.

A utility vehicle as described in Rule 201—Private Passenger Automobile Defined shall be classified and rated as follows:

A. If the vehicle is used for business and in a manner essential to the performance of the insured's occupation—Code and classify in accordance with the following:
   - No unmarried male operator under 25 years of age – Code 1L
   - Unmarried male operator under 25 years of age* – Code 8L

   Note—Merely driving to and from work is not considered as "essential to the performance of the insured's occupation." If a private passenger type automobile could be used as readily as a utility vehicle, Part C of this rule applies. For example, a pickup or van used by a salesperson not involved primarily with delivery is subject to Part C.

B. If the vehicle is principally garaged on a farm and used mostly by the insured in the operation or maintenance of farm premises—Code and classify in accordance with the following:
   - No unmarried male operator under 25 years of age – Code 1M
   - Unmarried male operator under 25 years of age* – Code 8M

C. If the vehicle is used for other purposes, code and classify as a private passenger vehicle in accord with Rule 205—Classification of Private Passenger Type Automobiles.

   Note—For model years 1980 and prior pickups, the applicable IRG number for physical damage coverage shall be two less than that otherwise applicable.

*If under Rule 205—Classification of Private Passenger Type Automobiles a numeric code of 8 or 9 is assigned to another automobile in the household because of such operator, that operator shall be considered as being at least 25 years of age for the purposes of Part A or B of this rule.

Note—Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).

(version NF.CW2)

207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

The following rating procedures apply when insuring 1970 and prior model year private passenger automobiles. Private passenger premium determination procedures for the appropriate classifications are applicable to all coverages. For the rating of physical damage coverages, determine the base premiums for the applicable model year using the Insurance Rating Group specified below.

Note—The current value is the value of vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.

1. **1970 and Prior Model Year Avanti, Corvette, Lotus and TVR Models**

Current Value	IRG	Current Value	IRG
$0 - $2,200	4	$14,001 - $15,000	19
2,201 - 3,000	5	15,001 - 16,000	20
3,001 - 4,000	6	16,001 - 18,000	21
4,001 - 5,000	7	18,001 - 20,000	22
5,001 - 6,000	8	20,001 - 23,000	23
6,001 - 7,000	10	23,001 - 26,000	24
7,001 - 8,000	11	26,001 - 29,000	25
8,001 - 9,000	12	29,001 - 31,000	26
9,001 - 10,000	13	31,001 - 34,000	27
10,001 - 11,000	14	34,001 - 36,000	28
11,001 - 12,000	15	36,001 - 39,000	29
12,001 - 13,000	17	39,001 - 41,000	30
13,001 - 14,000	18	41,001 - 44,000	31

For vehicles with a current value in excess of $44,000, refer to Company.

2. **1970 and Prior Model Year Kit Cars and Replicas—Regular Use**

   Rate in accordance with Rule 413—Kit Cars and Replica Automobiles—Regular Use.

   Note—Rate limited use Antique, Classic, and Replica automobiles in accordance with Rule 406—Antique and Classic Automobiles and Replicas—Limited Use.

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3. **All Other 1970 and Prior Year Models**

Current Value	IRG		Current Value	IRG
$0 - $2,200	1		$16,001 - $18,000	14
2,201 - 3,000	2		18,001 - 20,000	15
3,001 - 4,000	3		20,001 - 22,000	16
4,001 - 5,000	4		22,001 - 24,000	17
5,001 - 6,000	5		24,001 - 26,000	18
6,001 - 7,000	6		26,001 - 28,000	19
7,001 - 8,000	7		28,001 - 30,000	20
8,001 - 9,000	8		30,001 - 33,000	21
9,001 - 10,000	9		33,001 - 36,000	22
10,001 - 11,000	10		36,001 - 40,000	23
11,001 - 12,000	11		40,001 - 45,000	24
12,001 - 14,000	12		45,001 - 50,000	25
14,001 - 16,000	13			

Above $50,000 increase IRG 25 by one for each additional $5,000 (or fraction) of value.

(version CW1)

208. CUSTOMIZED PANEL AND VAN TYPE VEHICLES
Customized sport vans and utility vans which are classified as:
a. utility vehicles and owned by individuals, or
b. private passenger automobiles (irrespective of ownership),
shall be rated for physical damage coverages by increasing the otherwise applicable insurance rating group number by one for each $2,000 of customization or fraction thereof, in excess of $1,000.
Note—1970 and prior model year customized panel and van type vehicles shall be rated under Rule 207—Automobiles 1970 and Prior Model Years.
For purposes of this rule, customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering and power brakes, nor modifications designed to increase the usefulness of the vehicle for business purposes.
(version CW1)

209. MODEL YEAR RATING
The following procedures apply to determine the comprehensive and collision coverages model year factors for private passenger automobiles and motorcycles:
1. Factors for the next subsequent model year shall be increased 5% above the factors for the current model year and rounded to the nearest hundredth, unless shown otherwise in the Private Passenger Model Year Factors Table.
2. Effective October 1 of each calendar year, the factors for vehicles of the 14th preceding and earlier model years shall be adjusted to equal the factors for the 13th preceding model year.

For Example—During the calendar year 2006, the factors for 2007 models will be 5% greater than the factors for the 2006 models and, effective October 1, 2006, the factors for the 1993 and prior models will be the same as the factors for the 1994 models.
Note—The model year of the vehicle is the year assigned to the vehicle by the automobile manufacturer. For structurally altered or rebuilt vehicles, the model year of the chassis will determine the model year of the vehicle.
(version CW1)

210. AGE ADJUSTMENT FACTORS FOR PRIVATE PASSENGER TYPE AUTOMOBILES
Age Adjustment Factors using the age as determined in Rule 204—Definitions and Interpretations apply to automobiles as defined in Rule 201—Private Passenger Automobile Defined and Rule 401—Motor Homes, Truck or Van Campers except as noted below. For the noted exceptions, the Age Adjustment Factor will be 0.00:
1. Private passenger automobiles classified with the Student Away at School classifications as defined in Rule 204—Definitions and Interpretations and Rule 205—Classification of Private Passenger Type Automobiles
2. Vehicles classified as Utility Vehicles under Rule 206—Classification of Utility Vehicles
3. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
4. Automobiles insured under Rule 410—Driver Training Automobiles
5. Automobiles insured under Rule 411—Funeral Directors' Automobiles
6. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies

See the Rate Section for factors. To determine the premium, the Age Adjustment Factor is added to the private passenger classification factor with applicable discounts.
(version CW1)

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301. COMMERCIAL AUTOMOBILE DEFINED
For classification and rating purposes a commercial automobile is generally defined as a motor vehicle of the truck type. Specific commercial vehicle types are defined and classified elsewhere in this section under Rules 305—Classification as to Use; 306—Truckers; and 307—Tractors, Trailers and Semitrailers.
Exceptions—The following are not included in this definition:
i. An automobile used for public or livery conveyance or for carrying passengers for a consideration; or
ii. a utility vehicle as defined in Rule 201—Private Passenger Automobile Defined.
(version CW1)

302. NO RULE

303. WEIGHT CLASSIFICATION
Unless otherwise specified trucks are classified according to gross vehicle weight (GVW) or gross combined weight (GCW) as follows:*

Weight Class	GVW OR GCW
Light (L)	0 - 10,000 lbs.
Medium (M)	10,001 - 20,000 lbs.
Heavy (H)	Over 20,000 lbs.

*If GVW (or GCW) is not available, determine the weight classification from the following table:

Weight Class	Manufacturer's Load or Tank Capacity
Light (L)	not over 1 1/2 tons or 450 gallons
Medium (M)	over 1 1/2 tons or 450 gallons but not over 3 1/2 tons or 1000 gallons
Heavy (H)	over 3 1/2 tons or 1000 gallons

(version CW1)

304. NO RULE

305. CLASSIFICATION AS TO USE
The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums for commercial automobiles designated as class 3, 4 or 5 in the Commercial Automobile Classification Table, but excluding class 5 Farm Trucks and Truckers as defined in Rule 306—Truckers, shall be surcharged as follows when the operation of such automobiles is regularly or frequently beyond a 50-mile radius of the place where principally garaged.
Over 50 miles but not over 200 miles: 25%
If operated over 100 miles, submit to the Company for consideration.

COMMERCIAL AUTO CLASSIFICATION TABLE

Notes—
1. If premiums are not published for a class designated in this table (for example class 3), the Company will, upon request, quote such premiums subject to other instructions which may govern eligibility or the authority to bind coverage.
2. If a use is marked by an asterisk (*) instead of a class number, a vehicle so used is generally ineligible for insurance; except that such a vehicle may be considered for insurance if it is a part of an automobile fleet which is otherwise eligible and acceptable for rating under Rule 801—Fleet Rating Plan.
3. Commercial automobiles which have only incidental use in connection with the insured's business or occupation, such as the service, repair or maintenance of equipment used in the business, shall be classified and rated according to such incidental use and not necessarily at the same classification which is indicated in the classification table for trucks used in the business operations.
4. Retail operations are those activities which deal primarily with sales or deliveries to individuals and individual households. Wholesale operations are those which deal primarily with other businesses.

<u>USE (CLASS)</u>
Ambulances (*)
Exception—See Rule 411—Funeral Directors' Automobiles for ambulances operated by funeral directors.
Amusement Devices (*)
Anhydrous Ammonia - Trucks used to transport, distribute, deliver (See Liquefied Fertilizer)
Appliance Repair (5)
Apron, Coat, Towel and Linen Supply (5)
Armored Cars (4)
Ash and Garbage Trucks (*)
Automobile Dismantlers (4)

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USE (CLASS)
Baggage Transfer (See Rule 306—Truckers) **(3)**
Exception—Baggage transfer trucks owned by hotels, camps or clubs and used to carry baggage of guests **(5)**
Bakeries or Bakery Products Distributors (4)
Exception—Trucks operated from retail stores, but not used on bakery route **(5)**
Bottlers or Bottled Beverage Distributors (non-alcoholic beverage dealers other than milk dealers, dairies and distributors) **(4)**
Breweries and Wineries, Distillers and Distributors of beer, ale or wine and other alcoholic beverages (See Appendix)
Exception—Trucks operated by distributors or wholesalers whose principal business is the distribution of other products but whose distribution of beer, ale or wine is incidental to and a minor part of such business, will be considered. If acceptable the classification for the principal wholesale operations applies.
Butane, Propane, other Liquefied Gas or Naphtha (*)
Exception—Vehicles used to carry cylinders of liquefied gas **(3)**

USE (CLASS)
Canneries (4)
Carnivals and Circuses (*)
Carpenters (5)
Carpet Cleaning (Trucks equipped with attached vacuum canister) **(5)**
Cattle Dealers and Haulers (Rate same as Fruit, Vegetable or Poultry Dealers)
Cleaners and Dyers (5)
Coal Dealers - Trucks used to deliver coal or coke **(5)**
Note—The bodily injury and property damage liability coverage premium shall be 115% of that otherwise applicable if the policy is not endorsed to exclude property damage claims for accidents on customers' premises resulting in damage to property, any part of which is owned by, rented by, leased to or in charge of such customer.
Coal Haulers (See Rule 306—Truckers)
Exception—Trucks used to haul coal from the mine for distribution to consumers **(4)**
Coat, Apron, Towel and Linen Supply (5)
Concrete Mixers - Trucks equipped with a device for agitating or mixing concrete in transit **(3H)**
Contractors engaged in General Hauling, excluding excavation contractors (See Rule 306—Truckers) **(3)**
Cotton Haulers (See Rule 306—Truckers) **(3)**
Creamery (4)

USE (CLASS)
Dairies (See Milk Dealers and Dairies)
Delivery (other than retail, wholesale, or for-hire, and not otherwise classified) **(5)**

USE (CLASS)
Electricians (5)
Emergency Vehicles (See Fire Apparatus)
Excavating Contractors (3)
Explosives Manufacturers or Dealers (Trucks used to transport or haul explosives) **(*)**
Express Delivery and Collection (See Rule 306—Truckers) **(3)**
Exterminator (Pest Control) **(5)**

USE (CLASS)
Farm Trucks
Note—See Rule 201—Private Passenger Automobile Defined as applicable to farm utility type trucks.

Trucks used in connection with the operation or maintenance of farm premises including
1. pleasure use
2. occasional exchange hauling for neighbors
3. local hauling of farm produce under contract with, and exclusively for, a single food-processing plant provided
    a. such hauling does not exceed 4 weeks a year, and
    b. the named insured maintains complete control over the operations of the truck

If not of the tractor-semitrailer type **(1)**
If a tractor-semitrailer type truck **(5)**
Note—The bodily injury and property damage liability coverages on farm trucks and semitrailer tractors classified above extend to attached farm implements and trailers/semitrailers, other than passenger, office, store or display types. Coverage does not extend to the operation of attached farm implements, equipment or machinery.

Trucks used regularly to transport the insured's own farm products and to transport the farm products of neighbors to and from a city, market or terminal for accommodation but not used at any time for hauling for hire **(5)**

Trucks with Feed Mills or Hammer Mills (operation of mills excluded) **(5)**

Trucks used regularly to transport cotton, tobacco or livestock to and from city, market or terminal, or used for hauling for hire must be submitted to the Company for rating.

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USE (CLASS)
Film Delivery - Commercial Motion Pictures **(3)**
Fire Apparatus, Fire Patrol or Salvage Corps (*)
Exception—See Rule 407—Volunteer Fire Department Automobiles.
Fish and Sea Food Dealers - Rate same as Fruit, Vegetable or Poultry Dealers
Freight Handlers (See Rule 306—Truckers) **(3)**
Fruit, Vegetable or Poultry Dealers

1. Trucks used exclusively within a 50-mile radius of the place of principal garaging or place of principal business **(4)**
   A policy written at class 4 rates must describe the insured's operations in accordance with the preceding paragraph.
   Exception—Any trucks owned or operated by retail fruit, vegetable or poultry stores **(5)**
2. Trucks used regularly and frequently within but occasionally beyond a 50-mile radius of the place of principal garaging or place of principal business **(3)**
   Note—Trucks operated regularly and frequently to or through a higher rated territory than the territory where such trucks are garaged shall be written at the rate for the highest rated territory, to or through which such trucks are operated.
3. Trucks operated regularly and frequently beyond a 50-mile radius of the place of principal garaging or place of principal business. See Rule 306—Truckers as applicable to long-haul truckers.

Fuel Oil Dealers - Tank Trucks used to deliver fuel oil for heating or power purposes **(5)**
Note—The bodily injury and property damage liability coverage premium shall be 115% of that otherwise applicable if the policy is not endorsed to exclude property damage claims for accidents on customers' premises resulting in damage to property, any part of which is owned by, rented by, leased to or in charge of such customer.
Funeral Vehicles (See Hearses)

USE (CLASS)
Garbage Trucks (*)
Gasoline and Oil - Trucks used to transport, distribute, deliver **(*)**
Exception—Locally operated retail delivery trucks **(5)**
Grain Haulers (See Rule 306—Truckers)
Grocers

1. Wholesale **(4)**
2. Retail **(5)**

USE (CLASS)
Haulers (See Rule 306—Truckers) **(3)**
Hearses (See Rule 411—Funeral Directors' Automobiles)

USE (CLASS)
Ice Cream Manufacturers and Dealers (See Milk Dealers and Dairies)
Industrial Trucks and Commercial Automobiles and specially constructed trucks or tractors used only on the insured's premises and on the ways contiguous thereto: Refer to the Company for the premium to be charged. The policy will be endorsed accordingly but coverage is included while the vehicle is operated to and from the place of garaging or servicing.
Trailers or semitrailers used as attachments to such commercial automobiles or industrial trucks shall be written for bodily injury and property damage liability at 25% of the industrial truck coverage premium.

USE (CLASS)
Junk and Rag Dealers (4)

USE (CLASS)
Landscape Contractors (5)
Laundries (5)
Law Enforcement Vehicles (*)
Liquefied Fertilizer

1. Tank Trucks Transporting Liquefied Fertilizer Under High Pressure **(*)**
   Exception—An automobile owned and used by a farmer to transport liquid fertilizer for application on the insured's own farm or the farms of a few neighboring farmers; but not included in this exception is a farmer who engages in the business of application of such fertilizers (See Farm Trucks)
2. All Other Vehicles **(5)**

Liquefied Gas (*)
Exception—Vehicles used to carry cylinders of liquefied gas **(3)**
Liquor Dealers, Distributors or Distillers (See Appendix)
Livestock Dealers (Rate same as Fruit, Vegetable or Poultry Dealers)
Logging and Lumbering (including pulpwood) **(*)**
Exceptions—

1. Retail lumber trucks **(5)**
2. Farm Trucks exclusive of tractor-trailer units, owned or operated by farmers for the purpose of harvesting wood products on a limited basis. (See Farm Trucks)
3. Cordwood and Mine Timbers (See Appendix)

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USE (CLASS)
Magazine or News Dealers (Not subject to Newspaper Delivery Classification) **(4)**
Mail and Parcel Post Delivery Trucks
Note—Rate utility vehicles of not over 10,000 lbs. GVW as private passenger automobiles.
1. Trucks hauling mail or parcel post on a contract basis for not more than one business concern or institution (no other use) **(5)**
   Note—If other use in addition to above, rate according to such other use.
2. Trucks leased or under contract to a post office to haul, distribute or deliver mail or parcel post locally within a 50-mile radius **(4)**
   Rural Free Delivery (No passenger Hauling) **(4)**
   Trucks operated by business concerns, institutions, etc., to pick up and deliver their mail or parcel post to the local post office **(5)**

Meat Dealers - Butchers or Packers - Wholesale **(4)**
Meat Dealers - Trucks operated from Retail Stores **(5)**
Metal Dealers - Junk **(4)**
Milk Dealers and Dairies - Including Ice Cream Manufacturers and Dealers, excluding trucks used by retailers for house-to-house delivery **(4)**
Commercial automobiles used to peddle ice cream sticks, small ice cream bricks, ice cream cups, etc. (See Appendix)
Milk Haulers
1. Hauling own produced milk wholesale (See Farm Trucks)
2. Hauling own produced milk and picking up milk for a few neighbors
   Principal occupation farming and milk hauled for neighbors a mere accommodation **(5)**
   If applicant has a regular milk route, or more than one truck is used, or principal occupation is other than farming, but no other for-hire hauling is permitted **(4)**
3. House-to-house delivery of milk **(5)**
4. Milk haulers not qualifying under 1, 2 or 3 - (See Rule 306—Truckers)

Mobile Units used for Display, Educational, Office, or Sales Purposes
1. Automobiles used as mobile display units **(5)**
2. Automobiles used as mobile classrooms, or for other similar purposes **(5)**
3. Automobiles used as mobile offices **(5)**
4. Automobiles used as mobile sales unit for dispensing food or beverage direct to consumer, other than those used solely for delivery purposes, or for other merchandise **(4)**

Moving Vans or Trucks (Moving household goods and office furniture only) **(4)**
Exceptions—
1. Vans or trucks used exclusively within a radius of 50 miles of the place of principal garaging or place of principal business **(5)**
2. Long distance moving vans or trucks principally operating beyond a radius of 50 miles from the place of principal garaging or place of principal business - Rate as long-haul truckers.

USE (CLASS)
Naphtha (See Butane)
Newspaper Delivery, Newspaper Distributors (See Appendix)
Exception—Trucks used for house-to-house and tube-route deliveries with operations confined to a local limited area **(4)**
Pickup and panel trucks of not more than 10,000 lbs. GVW used to deliver or distribute newspapers (if speed not regularly an important factor) - rate as Magazine or News Dealer.

USE (CLASS)
Oil Field Equipment Dealers (4)

USE (CLASS)
Packing Plants - Fruit, Vegetable or Poultry **(4)**
Parcel and Package Delivery and Delivery Services for Hire (*)
Parcel Post Delivery (See Mail and Parcel Post Delivery Trucks)
Pest Control (Exterminators) **(5)**
Phosphoric Acid (See Liquefied Fertilizer)
Plumbers (5)
Police Department Automobile (*)
Produce Dealers (See Fruit, Vegetable or Poultry Dealers)
Propane (See Butane)

USE (CLASS)
Radio and T.V. Repair (5)
Railway Companies (Trucks used for forwarding, hauling or handling freight) - (See Rule 306—Truckers) **(3)**
Recycle Collection
1. Trucks used for residential collection **(3)**
2. Trucks used to pickup from a central collection area **(4)**

Rescue Vehicles (See Fire Apparatus)
Rolling Stores - See Mobile Units for Display, Educational, Office, or Sales Purposes
Rural Free Delivery - (See Mail and Parcel Post Delivery Trucks)

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USE (CLASS)
Sand, Gravel, and other loose Mineral Products and Limestone Dealers or Haulers (3)
Exception—For haulers (See Rule 306—Truckers)
Service cars, including utility vehicle types, used for maintenance, repair, towing and servicing of automobiles **(5)**
Exceptions—
1. Service and tow cars equipped with a crane (See Appendix)
2. Service and emergency automobiles such as Fire Salvage, Rescue, etc. **(*)**

State-Owned Trucks - Drivers of some state-owned trucks may be insured under a named non-owner policy or by the use of a non-owned automobile (broad form) endorsement attached to a policy covering an owned automobile.
Steamship Companies (Trucks used for forwarding, hauling or handling freight) - (See Rule 306—Truckers) **(3)**
Stevedore Engaged in General Trucking (See Rule 306—Truckers) **(3)**
Stockyards (4)
Structural Iron and Steel Manufacturers or Dealers (4)

USE (CLASS)
Television Repair (5)
Tow Trucks (See Appendix)
Town, Township, City, County or State-Owned Maintenance and Special Equipment including tractors (farm and caterpillar type), road graders, scrapers, snow plows, etc., capable of moving under its own power, submit to Company for rating.
Transfer Companies (See Rule 306—Truckers) **(3)**
Transportation Companies (See Rule 306—Truckers) **(3)**
Truckers (See Rule 306—Truckers) **(3)**

USE (CLASS)
Vending Machine Supply Delivery (4)

USE (CLASS)
Warehouse Distribution and Storage (See Rule 306—Truckers) **(3)**
Waste Paper Dealers (4)
Wholesale distribution of goods or products - Not otherwise classified **(4)**
All those not listed above (5)

APPENDIX

The following vehicles are generally ineligible for insurance in the State Farm Mutual Automobile Insurance Company except as covered under Note 2 above. They are, however, eligible for insurance in the State Farm Fire and Casualty Company at the classifications indicated.

USE (CLASS)
Breweries and Wineries, Distillers, and Distributors of beer, ale, wine or other alcoholic beverages **(4)**
Liquor Dealers, Distributors or Distillers (4)
Cordwood and Mine Timbers (4)
Commercial automobiles used to peddle ice cream sticks, small ice cream bricks, ice cream cups, etc. **(4)**
Newspaper Delivery, Newspaper Distributors (4)
Service and Tow Cars equipped with a crane (rate up one weight classification) **(5)**
Tow Trucks and Wreckers (rate up one weight classification) **(5)**
(version NF.CW1)

306. TRUCKERS

A "trucker" is a person, firm or corporation that undertakes to haul or transport goods, material or commodities for another. If the risk is engaged in hauling goods for another, the fact that it may call itself a contractor of some type does not remove the risk from the truckers classification.

A. **Local Trucker—**A trucker whose operations are described and limited as follows:
- The customary use of the commercial automobiles is confined to the area within a 50-mile radius from the place of principal garaging of such automobiles.
- The automobiles are used only occasionally for trips to locations beyond a 50-mile radius from the place of principal garaging of such automobiles.
- The trucker does not advertise or solicit the hauling of goods, materials or commodities to a location beyond a 50-mile radius from the place of principal garaging of such automobiles.

These are rated as class 3 for the highest rated territory within a radius of 50 miles of the place of principal garaging of such automobiles.
Exceptions—
- A "local trucker" who regularly operates over a route no portion of which includes the highest rated territory within 50 miles of the place of principal garaging of the commercial automobiles may be insured at the rates for the highest rated territory in which such automobiles are used or garaged.
- If all of the commercial automobiles owned or operated by a "local trucker" are used EXCLUSIVELY FOR ONE CONCERN, such automobiles shall be rated at the classifications applicable to such concern provided the policy stipulates that ALL such owned automobiles are and will be used during the entire policy period in hauling for such concern only. Otherwise, all automobiles must be rated at class 3 rates.

B. **Long-Haul Trucker—**A trucker whose operations are not limited and cannot properly be described in accordance with the above description of operations of a "local trucker". Such risks must be referred to the Company for acceptance and rating.

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307. TRACTORS, TRAILERS AND SEMITRAILERS

A. **Bodily Injury and Property Damage Liability and Medical Payments**

1. A tractor is an automotive vehicle without a load-carrying body used as a motive unit for the locomotion of trailers, semitrailers, implements and machinery.
   a. **Tractors of the truck type** are equipped with a coupling device for trailers or semitrailers and are commonly used for rapid transit on streets and highways. The premium for a truck-type tractor shall be the same as for a truck with a load capacity equal to the load capacity of the largest semitrailer or trailer towed.
   b. **Tractors which are not of the truck type** are powerful, slow-moving vehicles sometimes equipped with caterpillar treads. Such tractors are commonly used for towing or propelling implements, machinery, trailers or wagons. Tractors of this type are classified in accordance with Rule 305—Classification as to Use and rated as “light” commercial automobiles.
   Refer to the Company for the rating of these types of vehicles which are **not** licensed/registered for use on public roads.
   Note—Coverage applies on these vehicles while agricultural or other implements are attached thereto, but coverage does not extend to the operation of such implements.
2. A trailer is a vehicle (usually with two axles) not equipped with automotive power, constructed for attachment to another vehicle, usually an automotive vehicle, by means of a short tongue or hitch.
3. A semitrailer is a trailer (usually with one axle) for attachment to a tractor or to a truck without a body. If the insured has a dolly for the purpose of converting a semitrailer into a trailer, such a semitrailer shall be rated as a trailer.

TRAILER AND SEMITRAILER PREMIUM TABLE

Bodily injury and property damage liability and medical payments coverages on a truck or tractor may be extended to each trailer and semitrailer towed by such unit at the percentages given in the following table:

Over-all length of trailer	Load Capacity of trailer	Premium*
15 feet or less and	3 ½ tons or less	10% of premium for truck of trailer’s load capacity
Over 15 feet or	Over 3 ½ tons	25% of heavy truck premium

Note—These percentages are applied at the same coverage limits of the truck or tractor that primarily pulls the described trailer.
Exception—The above coverages are extended without charge to trailers and semitrailers attached to farm trucks and tractors.

B. **Physical Damage Coverages**

Subject to other manual rules, tractors, trailers and semitrailers may be insured for the same physical damage coverages as available to regular commercial automobiles. The commercial automobile premium schedules apply. Each trailer or semitrailer, including its body, shall be rated separately from the motive unit and from any other trailer or semitrailer. If a deductible form of collision or comprehensive is written, the amount deductible shall apply separately to each unit.

(version CW2)

308. NO RULE

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401. MOTOR HOMES, TRUCK OR VAN CAMPERS

A **Motor Home** is an owned, self-propelled vehicle which is permanently equipped for use as living quarters.

A **Truck or Van Camper** is an owned, utility vehicle of the pickup or van type on or into which a portable camper unit or similar detachable living quarters has been mounted or installed. Canopy-covered pickup trucks will not be considered as truck campers unless also equipped with sleeping and cooking facilities.

A. **Recreational Use**

Note—Policies covering vehicles rated in accordance with this section of the rule may not be suspended.

If the vehicle is principally used as a recreational vehicle it may be insured for coverages available on private passenger automobiles. The policy term shall be twelve months. Unless otherwise indicated, Rate Section Rules do not apply. However, these vehicles do serve to qualify an insured private passenger automobile for the multiple automobile discount under the provisions of the Multiple Automobiles Discount Rule. Age Adjustment Factors do apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles). Refer to Rate Section for determining premiums.

Exception—the vehicle shall be rated under the provisions of Section B if the insured does not have a private passenger automobile (as defined in Rule 201—Private Passenger Automobile Defined) insured with either the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company.

B. **Other**

1. A motor home shall be insured as a private passenger type automobile and be subject to all rules applicable to such vehicles including application of premium adjustments shown in the Rate Section Rules when:
   - the motor home is principally used as a private passenger type automobile for pleasure and business purposes including driving to and from work or school, and only occasionally used as a motor home for recreational travel and camping purposes, or
   - the motor home is not eligible for Recreational Use rates due to the exception in Section A.

   The policy term shall be six months.
2. A truck or van camper shall be rated in accordance with its normal usage when recreational use is incidental to its regular use. The policy term shall be six months. The physical damage coverages may be extended to the camper unit at the premiums shown in the Rate Section for camper units.

C. **Rental Provisions**

1. The non-owned car provisions of a policy insuring a private passenger automobile apply to a rented motor home or truck/van camper. If, as a condition for renting a motor home or truck/van camper, higher limits of bodily injury and property damage liability and medical payments coverages or lower physical damage deductibles are required, the necessary coverages may be extended by endorsement for an additional premium payment, subject to such limits or deductibles being written by the Company. Refer to Extension of Coverages for daily and minimum premiums.
2. Coverage on an owned insured motor home, truck camper, van camper or camper unit may be extended by endorsement to apply while it is rented to others. The additional premium for this extension of the insured's coverage for a motor home, truck camper or van camper shall be at the rate of $6.00 a day with a minimum of $10.00 for each rental period. Camper units shall be at the rate of $1.00 a day with a minimum of $5.00 for each rental period.

(version S.CW3)

402. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Note—Trailers used solely for camping and other recreational purposes are subject to Rule 901—Recreational Vehicles.

A. **Bodily Injury and Property Damage Liability and Medical Payments Coverages**—The bodily injury and property damage liability and medical payments coverages afforded on an owned private passenger or utility type automobile (as defined in Rule 201—Private Passenger Automobile Defined) are extended without additional charge to a trailer designed for use with such automobile provided it is not:
   1. a passenger trailer,
   2. a trailer used for business purposes with another type of automobile, or
   3. a trailer used as premises for office, store, or display purposes.

B. **Physical Damage Coverages**—Physical damage coverages may be written on owned trailers qualifying for extended coverage under this rule.

C. **Emergency Road Service Coverage**—For emergency road service coverage on trailers see Rule 604—Emergency Road Service Coverage.

D. See the Rate Section for premium determination of applicable coverages. A policy written for a short term (less than six months) is subject to a minimum premium equal to one-third of the semiannual premium.

(version CW1)

403. AMPHIBIOUS, DUNE BUGGY, AND RELATED SELF-PROPELLED VEHICLES

Amphibious vehicles, dune buggies, and related miscellaneous vehicles (including all-terrain vehicles, golfmobiles, and snowmobiles) which are licensed/registered for use on public roads shall be classified and rated according to such use. Vehicles designed for off-road use and not licensed/registered for use on public roads are subject to Rule 901—Recreational Vehicles.

(version CW1)

404. MOTORCYCLES, MOTORSCOOTERS, AND MOTORIZED BICYCLES

Note—Motorcycles and motorscooters not designed and not licensed/registered for use on public roads are rated under Rule 901—Recreational Vehicles.

The following are insurable under this rule:

1. Factory-built motorcycles and motorscooters designed or licensed/registered for use on public roads.
2. Factory-built motorized bicycles (mopeds) regardless of use or licensing/registration requirements.

Such vehicles (hereafter referred to as motorcycles) may be insured for the coverages and at the premiums shown in the Rate Section. Unless otherwise indicated, premium adjustment rules in the Rate Section Rules shall not apply.

A youthful motorcycle owner or principal operator qualifies for the reduced Youthful Rates shown on the rate page if he or she is rated as a youthful operator on an automobile insured with either the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company. A person designated as the youthful owner or principal operator of one insured motorcycle shall be considered as an adult operator of any other motorcycle owned or operated. A youthful owner or principal operator who turns 25 during the policy term will be rated as an adult on his or her 25th birthday and the pro rata premium will be recalculated for the remainder of the policy term.

(version S.CW2)

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405. NO RULE

406. ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS—LIMITED USE
Note—Policies covering vehicles rated in accordance with this rule may not be suspended.
Vehicles of the type described below which are used on a very limited basis, such as exhibitions, club activities, parades, or similar functions of public interest, shall be rated in accordance with this rule. Vehicles which are regularly used for personal, pleasure, and business purposes shall be classified and rated in accordance with the regular rules and rates applying to the type of vehicle insured.
A Classic Automobile is a motor vehicle which is ten or more years old and which because of limited production or exceptionally fine workmanship is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists. If the vehicle is 25 or more years old, rate as an antique.
An Antique Automobile is a motor vehicle which is 25 or more years old and which has been restored, maintained, or preserved by antique automobile hobbyists.
A Replica is a reproduction of an antique or classic automobile. If the vehicle is 25 or more years old, rate as an antique.
Age of the vehicle shall be determined as of the first renewal on or after January 1st of each calendar year.
Refer to the Rate Section for premium determination. Unless otherwise indicated, Rate Section Rules do not apply.
Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version S.CW2)

407. VOLUNTEER FIRE DEPARTMENT AUTOMOBILES
A motor vehicle equipped for fire fighting and used to service a municipality of not more than 5,000 population or a single fire district within which there is no municipality of more than 5,000 population may be written at light class 4 commercial premiums.
(version CW1)

408. SCHOOL BUSSES
Note—School busses qualifying for insurance under this rule shall be written in the State Farm Mutual Automobile Insurance Company.
A school bus is a bus-type motor vehicle* used for the transportation of persons in connection with

1. school attendance, and
2. school activities.

*A private passenger type automobile used exclusively as a school bus shall be classified and rated as a school bus. (See Rule 705—Transportation of School Children, Church Groups, Friends, Neighbors or Fellow Employees—Private Passenger Automobiles for a private passenger automobile used to transport school children in addition to its use for personal pleasure and business).

School busses may be insured for the coverages indicated in the Rate Section. A single multi-bus annual term policy shall be issued covering all busses being insured by the school or school district. School busses shall be individually rated for coverage according to class and seating capacity as follows:
Class 1: School busses used in accordance with this rule for a school term of 200 or less school days.
Class 2: School busses used in accordance with this rule for a school term of more than 200 school days.
Seating Capacity—If seating capacity has not been established it is determined as follows:
If the length of the seating space excluding the driver's seat is 22" or less, the seating capacity is 1; if more than 22" but not more than 38", the seating capacity is 2. Each additional 15" or fraction thereof shall be considered an additional seat.
Coverage on a regularly used school bus is extended to a temporary substitute school bus while such regularly used school bus is withdrawn from service for a short time.

Coverage for other school bus uses may be provided for an additional charge as follows:

A. Approved Other Use Coverage
   A school bus policy issued to a school or school district may be used to insure busses used in connection with activities sponsored by church, civic, charitable, fraternal or welfare organizations. Such other use of a school bus must be approved by the school board, principal or other authorized person of the school or school district. A premium applying to the policy rather than to each school bus individually shall be charged based on the total other use mileage of all busses insured under the policy. Refer to the Rate Section for the determination of such premium.
B. Use of a Spare or Substitute School Bus
   An owned school bus, held in reserve for use as a temporary replacement of a regularly used school bus while such school bus is withdrawn from service, may be insured for school use other than as a temporary substitute school bus provided such use is not regular nor frequent. Refer to the Rate Section for premium determination.

(version CW1P)

409. CHURCH BUSSES
Note—Church busses qualifying for insurance under this rule shall be written in the State Farm Mutual Automobile Insurance Company. For rules applicable to busses which are used as school busses as well as for church bus use, refer to Rule 408—School Busses.
A church bus is a bus-type motor vehicle* used to transport persons to and from services and other church related activities.
*A private passenger type automobile used exclusively as a church bus shall be classified and rated as a church bus. (See Rule 705—Transportation of School Children, Church Groups, Friends, Neighbors or Fellow Employees—Private Passenger Automobiles for a private passenger automobile used to transport church groups in addition to its use for personal pleasure and business).
Coverages available to school busses are available to church busses. The policy term shall be six months. A single multi-bus policy shall be issued covering all busses being insured by the church. Refer to the Rate Section for premium determination.
(version CW1)

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410. DRIVER TRAINING AUTOMOBILES

A. **School Driver Training Course Automobiles**

Note—Vehicles insured under this section shall be written in the State Farm Mutual Automobile Insurance Company.

Private passenger automobiles owned by, or leased or loaned to, a school board that are equipped with dual control brakes and used in a driver training course for students and for other purposes shall be rated at the private passenger 1H classification for all coverages. Automobiles that are not equipped with dual control brakes are ineligible.

If use of the automobile is restricted to driver training purposes, subtract 0.35 from the otherwise applicable class 1H rating factor before applying it to the base premiums of the coverages involved.

A motorized scooter, motorized bicycle or motorcycle owned by, leased or loaned to a school board for exclusive use in a driver training course for students may be insured at the adult motorcycle classification for the coverages shown in the Rate Section.

B. **Driver Training School Automobiles**

Note—Vehicles insured under this section shall be written in the State Farm Fire and Casualty Company.

Private passenger automobiles owned by automobile driver training schools that are equipped with dual control brakes and used for driver training purposes may be insured at the private passenger 1H classification Ineligible for STAR Plan Rates for all coverages, except that Car Rental and Travel Expenses—Coverage R1 is not available. Automobiles that are not equipped with dual control brakes are ineligible.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply to vehicles insured under Part A and B of this rule. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version S.AR3.1)

411. FUNERAL DIRECTORS' AUTOMOBILES

A. **Private Passenger Type Automobiles**

A private passenger type automobile used by a funeral director for personal and pleasure use as well as for carrying persons in funeral processions (to or from cemeteries or burial grounds), including other operations incidental to the insured's business, shall be written at the applicable private passenger automobile classification premiums for all coverages.

If use of the automobile is restricted to funeral purposes, coverage may be written at the private passenger 1A classification. Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles). In the State Farm Fire and Casualty Company, Ineligible for STAR Plan Rates apply.

Automobiles that are used at any time for ambulance service are not eligible for coverage under this section of the rule.

B. **Commercial Automobiles**

A Hearse or Service Car is an automobile designed and used for the transportation of a corpse.
An Ambulance is an automobile which is subject to call for the transportation of ill or injured persons.
A Hearse—Ambulance is a hearse or service car which is also used as an ambulance.

Bodily Injury and Property Damage Liability—

Hearse or Service Car Not Normally Subject to or Available for Use as an Ambulance—Classify and rate as commercial light class 5.

Ambulance or Hearse—Ambulance

1. If ambulance use is primarily restricted to private individual calls only and the vehicle is not normally subject to police, fire department, rescue squad or other public agency use—Classify and rate as commercial light class 4.
2. Ambulances or Hearse—Ambulances which are not restricted to the extent required under 1 are ineligible except when written as a part of a fleet that includes other types of automobiles which are eligible. When so written classify and rate as commercial light class 3.

Other Automobiles Including Vehicles Used Primarily as Flower Cars—Classify and rate as commercial light class 5.

Medical Payments—

Medical Payments coverage may be written, but as respects the use of the automobile as an ambulance coverage will not apply to any ill or injured person entering into or occupying the ambulance because of such illness or injury. The commercial medical payments premium schedules apply.

Physical Damage Coverage—

Classify and rate as non-farm commercial automobiles.
(version CW4)

412. NO RULE

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413. KIT CARS AND REPLICA AUTOMOBILES—REGULAR USE

Kit cars are vehicles usually constructed of fiberglass and assembled on a chassis (or modified chassis) of another regular production car. A replica is a reproduction of an antique or classic automobile. Vehicles of this type which are regularly used for personal, pleasure, and business purposes shall be classified and rated in accordance with the regular rules and rates applying to the type of vehicle insured. The model year of the chassis will determine the model year of the vehicle.

Exception— Insurance Rating Group (IRG) assignments for regular use Kit Cars and Replicas will be determined according to the following table based on the original cost new of the vehicle to the initial retail purchaser.

Original Cost New	IRG	Original Cost New	IRG	Original Cost New	IRG
$0-2,200	4	$9,001-10,000	13	$18,001-20,000	22
2,201-3,000	5	10,001-11,000	14	20,001-21,000	24
3,001-4,000	6	11,001-12,000	15	21,001-24,000	25
4,001-5,000	7	12,001-13,000	17	24,001-27,000	26
5,001-6,000	8	13,001-14,000	18	27,001-29,000	27
6,001-7,000	10	14,001-15,000	19	29,001-32,000	28
7,001-8,000	11	15,001-16,000	20	Over $32,000 – Refer to Company	
8,001-9,000	12	16,001-18,000	21		

Note— Vehicles of the above type which have limited use or are designed for off-road use and not licensed/registered for use on public roads shall be classified and rated in accordance with the limited use or off-road vehicle rules and rates applying to the type of vehicle insured. See Rule 406—Antique and Classic Automobiles and Replicas—Limited Use or Rule 901—Recreational Vehicles.
(version CW1)

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501. USE OF NON-OWNED CARS (Limited Form)
If the insured automobile is rated as a private passenger automobile or as a commercial farm use automobile, the limited use of non-owned automobiles provisions of the policy apply to named insureds, the spouse of the first named insured, and resident relatives of the first named insured.
The bodily injury and property damage liability coverage afforded by such a policy may be extended to also cover the limited use of non-owned automobiles by additional persons who are resident relatives of named insureds other than the first named insured or who are joint owners or partners. The coverage also extends to the spouse of such additional person(s) who is a resident of his or her household. The named additional person and his or her resident spouse are afforded the same coverage as a named insured under the coverages specified in the endorsement. The premiums in the Rate Section for Use of Non-Owned Cars—Limited Form apply to each such additional person.
(version CW1P)

502. USE OF NON-OWNED CARS (Broad Form)
If the use of non-owned automobiles is not or cannot be insured under the limited use of non-owned automobiles provisions, a broad form of coverage may be written.
For broad form non-owned automobile insurance individuals are classified as follows:

Broad Form Non-Owner Classifications

Class A: Persons not subject to Class B, C or D.
Class B: Law enforcement personnel who require the use of a motor vehicle (other than a motor vehicle owned by the United States Government) when responding to emergencies which are normally associated with their duties.
Class C: Persons employed in the business of selling, repairing, servicing, storing or parking of automobiles other than such persons who are civilian employees of the government.
Class D: Persons who operate public livery conveyances, trucks that are frequently operated beyond a 50-mile radius of garage location, trucks used for hauling for hire, or any vehicle used for emergency purposes other than those within Class B or owned by the United States Government.

1. **Broad Form Endorsement of a Policy Insuring a Described Automobile—**The bodily injury and property damage liability coverage afforded under a policy insuring a described automobile may be extended to cover the regular or frequent use of non-owned automobiles by a named individual and spouse resident in the same household provided such individual is (a) the named insured, (b) a relative of the named insured and resident in the same household or (c) an employee of the named insured and an automobile described in the policy is furnished for the regular use of such employee.
   Any medical payments coverage afforded under the policy must be extended to apply to the use of non-owned automobiles. The premiums in the Rate Section for Use of Non-Owned Cars—Broad Form apply to each named individual.
2. **Named Non-Owner Policy—**If a described automobile is not insured or if an individual is not eligible for broad form non-owner coverage under a policy insuring a described automobile, such coverage may be afforded an individual, their spouse, and relatives of either, residing in the same household by means of a named non-owner policy. Such a policy may be written for bodily injury and property damage liability, medical payments, and uninsured motor vehicle coverages.
   Note—Additional coverages as specified in the Named Non-Owner Policy schedules in the Rate Section may be included in policies insuring Class A Persons.
   The bodily injury and property damage liability and medical payments coverages premiums are determined in accordance with Named Non-Owner Policy Schedule I in the Rate Section except that Schedule II shall apply when the policy must be certified under the provisions of a financial responsibility law.
   The premium for uninsured motor vehicle coverage is determined from the Rate Section.

(version CW1P)

503. EMPLOYERS' NON-OWNED CAR LIABILITY
Note—This rule applies in the State Farm Mutual Automobile Insurance Company only.
An employer's non-owned car liability policy, including medical payments coverage, may be written to insure an employer for the operation by employees in the business of such employer of automobiles not owned in whole or in part, nor hired or leased by, nor registered in the name of the employer. The premium is based on the number of employees that regularly operate such automobiles in the business of the named insured. Rates and minimum premium are set forth in the Rate Section.
No automobile is described in the policy.
(version AR1P.1)

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504. HIRED CARS

Note—This rule applies in the State Farm Mutual Automobile Insurance Company only.

An automobile that is hired or leased on a long-term basis shall be insured by the lessee as an owned automobile and is not subject to the provisions of this rule.

A policy providing Employers' Non-Owned Car liability coverage may be endorsed to provide liability coverage for the operation of vehicles used under contract in behalf of, or loaned to, the named insured while such vehicles are engaged in the business of the insured. Such vehicles must not be owned or registered in the name of the insured, an executive officer or partner (if a firm), or an employee or agent of the named insured.

A policy providing Hired Car liability coverage may also be endorsed to provide physical damage (comprehensive and collision) coverage to hired vehicles of the private passenger type, in accordance with the provisions set forth in Rule 506—Use of Non-Owned Cars—Physical Damage.

Coverage(s) as stated above are available on the cost-of-hire basis and covers all eligible vehicles hired by the named insured or by any employee of the named insured.

Under the cost-of-hire rating, the total policy premium shall be determined as follows:

The insured shall maintain and submit to the Company upon request a chronological record for each business location showing:

1. the number and type of each automobile and trailer hired,
2. the names of the concerns or owners from whom the vehicles were hired,
3. the cost-of-hire by type of automobile and trailer, and
4. complete information as to any liability and physical damage insurance coverage carried for these vehicles by the owners of the vehicles or trailers.

The rates per $100 cost-of-hire are set forth in the Rate Section.

Cost-of-hire is the total amount incurred over a twelve month period for the hire of automobiles and trailers (including wages of hired operators) but not including charges for services performed by motor carriers subject to the security requirements of any motor carrier law or ordinance.

The premium shall be determined by applying the rate per $100 to the appropriate total twelve month cost-of-hire amount at each business location as estimated by the insured for the current policy term.

The cost-of-hire amount shall be subject to adjustment by audit upon request of the Company.

The total premium for Employers' Non-Owned Car and Hired Car liability coverage and the total premium for the associated physical damage coverage are subject to the minimum premiums specified in the Rate Section.

(version PD-CW1P)

505. USE OF NON-OWNED RECREATIONAL TRAVEL AND CAMPING VEHICLES AND TRAILERS—Extension of Coverage

A policy insuring an owned private passenger automobile may be endorsed to provide for the extension of additional coverage to a rented camper unit, or travel/camping trailer beyond that provided by the policy for non-owned automobiles.

Subject to an additional premium, policy coverages may be extended to a rented trailer or camper unit by endorsement to provide for:

1. physical damage coverage in excess of the $2,500 policy limits,
2. emergency road service coverage, and
3. lower physical damage deductibles if such deductible is required as a condition for renting and such deductible is being offered by the Company.

Note that the policy limits for bodily injury and property damage liability and medical payments coverages offered on the owned automobile are extended to the rented trailer or camper without additional charge.

Any insurance extended to a rented camper unit or travel/camping trailer shall be excess over other collectible insurance and is subject to a further provision that the underlying policy will remain in force for the entire period specified in the endorsement.

Refer to the Rate Section for rates and minimum premiums.

(version CW1)

506. USE OF NON-OWNED CARS—PHYSICAL DAMAGE COVERAGE

A. A policy insuring a private passenger automobile for bodily injury and property damage liability coverage may be endorsed to provide additional physical damage (comprehensive and collision) coverage for the use of non-owned cars by a named individual and resident spouse provided such individual is the named insured or a relative of the named insured and resident in the same household. This endorsement will extend the comprehensive and collision coverage of a policy insuring a described private passenger automobile to non-owned cars. If the policy does not provide comprehensive or collision coverage, physical damage coverage is provided to non-owned cars subject to a deductible of $250 and a limit of $30,000.

   This endorsement does not extend coverage to non-owned cars which are owned by the named insured's employer or those that are used (i) by persons while employed in the business of selling, repairing, servicing, storing, or parking of automobiles, or (ii) by persons while employed in public or private delivery or transportation.

B. A policy providing Hired Car liability coverage may be endorsed to provide physical damage (comprehensive and collision) coverage to vehicles of the private passenger type, as defined in Rule 201—Private Passenger Automobile Defined, but excluding any utility vehicle with a Gross Vehicle Weight of more than 10,000 pounds, and to commercial vehicles of the pickup, panel or van body type with a Gross Vehicle Weight of not more than 10,000 pounds. Such vehicles must be rented or leased for use in the insured's business. The physical damage coverage provided is subject to a $250 deductible and a limit of $30,000. Coverage is available on a cost-of-hire basis, in accordance with the provisions set forth in Rule 504—Hired Cars.

See Rate Section for the premiums for these endorsements.

(version CW2)

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601. MEDICAL PAYMENTS COVERAGE
Unless specifically prohibited by other rules medical payments coverage may be written under a policy that provides bodily injury and property damage liability insurance.
When medical payments coverage is written on a policy insuring
1. an individual named insured or husband and wife resident in the same household, or multiple individuals, or
2. a partnership, company, corporation, association, etc., and one individual is designated as the named insured with respect to medical payments coverages

and such individual named insured or designated individual also is named in a broad form use of non-owned automobiles endorsement, the broad form use of non-owned automobiles medical payments premium also applies.

Additional Persons—Private Passenger and Class 1 Commercial Classes Only
Medical payments coverage is required as respects additional persons named in a use of non-owned automobiles endorsement attached to a policy that includes medical payments coverage.
The full medical payments premium applies to each such additional person who is
1. not a resident in the same household as the individual named insured or designated individual, or
2. a resident in the same household but not a relative of the individual named insured or designated individual.

The use of non-owned automobiles medical payments premium applies to each additional person who is a relative of, and who is a resident in the same household as the individual named insured or designated individual.
Refer to the Rate Section for available limits of liability and rates for all forms of medical payments coverage.
(version AR1.1)

602. UNINSURED MOTOR VEHICLE COVERAGE AND UNDERINSURED MOTOR VEHICLE COVERAGE
Bodily Injury (Coverage U and W)—Unless rejected, each policy providing liability coverage on motor vehicles licensed for highway use must include uninsured (U) and underinsured (W) motor vehicle coverage for bodily injury with limits equal to the financial responsibility limits. Increased limits up to, but not to exceed, the bodily injury liability limits of the policy are available at the option of the policyholder. The insured may choose to reject both U and W, or just W. The insured may not reject just U. If both U and W are purchased, their limits must be the same.
Property Damage (Coverage U1)—Each policy providing Coverage U shall include uninsured motor vehicle coverage for property damage liability with limits equal to the financial responsibility limits unless rejected by the named insured in writing.
Increased limits up to the property damage liability limits of the policy are available at the option of the policyholder.
Only damage to the insured vehicle is covered. A $200 deductible shall apply unless (1) at the time of the loss the same insurer provides collision, and; (2) the operator of the other vehicle has been positively identified and is solely at fault.
The phrase "uninsured motor vehicle coverage" in other rules of this manual may include the underinsured motor vehicle coverage as described above.
See the Rate Section for the available limits of coverage and premiums.
(version AR.1)

603. CAR RENTAL AND TRAVEL EXPENSES—Coverage R1
Coverage R1 may be provided if the policy insures a private passenger car, as defined in Rule 201—Private Passenger Automobile Defined, for comprehensive and/or collision coverage.
Subject to the provisions of the coverage, Car Rental and Travel Expense, Coverage R1 reimburses the named insured for:
a. Rental charges of not more than the selected limit per day, subject to the maximum limit of liability per occurrence, for a substitute automobile rented from a car rental agency or a garage as a result of a loss as defined.
   See Rate Section for the per day/maximum per occurrence limits available.
b. Any deductible amount for which the insured is legally liable that applies to the comprehensive and collision coverages in effect on a rented car, subject to a $500 limit of liability per occurrence.
c. If the loss occurs more than 50 miles from the named insured's residence, commercial transportation, meals, and lodging expenses as specified in the coverage, subject to a $500 limit of liability per occurrence.

(version CW1P)

604. EMERGENCY ROAD SERVICE COVERAGE
Emergency road service coverage may be included in a policy which affords bodily injury and property damage liability or physical damage coverages on
a. an automobile which is within the manual definition of a private passenger automobile, or
b. an automobile designed as an auto home, or
c. a class 1 farm truck.

A trailer designed for use with a private passenger automobile may be insured for emergency road service provided the policy describing the trailer also affords either comprehensive or collision coverage on such trailer.
The emergency road service premiums for private passenger vehicles in the Rate Section shall apply to an automobile designed as an auto home and to a trailer designed for use with a private passenger automobile.
Note—See policy for the extension of emergency road service coverage written on private passenger or utility type automobiles to non-owned trailers.
(version CW1)

605. NO RULE

606. NO RULE

607. NO RULE

608. NO RULE

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651. NO-FAULT COVERAGES

All automobile liability insurance policies written on a private passenger motor vehicle, as defined below, issued or renewed on or after July 1, 1974,* must provide the following minimum coverages:

a. Medical payments coverage $5,000 minimum per person.
b. No-fault total disability coverage—Up to $140 per week.
c. No-fault death indemnity, dismemberment, and loss of sight coverage—$5,000 per person.

Any or all of these coverages may be rejected at the option of the named insured. Premiums for the no-fault coverages are shown in the Rate Section.
This rule applies when an automobile liability insurance policy is written on:

a. Motor vehicles of the private passenger type licensed for use on public highways including utility, amphibious, dune buggy, jeep types and antique or classic automobiles used as private passenger automobiles.
b. A motor home and, if subject to motor home or private passenger classification, a truck/van camper.
c. Motorcycles and motorscooters rated as private passenger vehicles when licensed for use on public highways.

*Required Medical Payments limit changed from $2,000 to $5,000 June 17, 1981.
(version AR.1)

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701. NO RULE

702. NO RULE

703. OVERSIZE OR OVERWEIGHT VEHICLES—Bodily Injury and Property Damage Liability
As respects a vehicle which exceeds the limitations on width, length, height or weight specified by law and as a result of which the owner or operator must secure a special permit and possibly file a certificate of insurance, the applicable bodily injury and property damage liability premium shall be increased in accordance with the following:

A. **Single Trip Permit—**
If the permit is issued for and limited to a single trip a separate charge applies for each trip. The required premium together with a notice of intent to make such trip must be received by the Company prior to the date it is actually made. Such notice shall specify the date of the trip and describe the kind of load, dimensions and weight which make the permit mandatory. Refer to the Company for the additional charge.

B. **Permits not Limited to Single Trips—**
If the permit does not limit operations to a single trip, the required additional semiannual charge together with a general description of the kind of loads, dimensions and weight which make the permit mandatory must be received by the Company. Refer to the Company for the additional charge.

Note—Coverage will be afforded on a "per occurrence" basis when the statute governing overweight and oversize vehicles so requires. Vehicles insured hereunder shall not be subject to a charge for "per occurrence" coverage specified by any other manual rule.
(version CW1)

704. MOTOR CARRIER CERTIFICATE FILING
Risks which require the filing of (1) a Federal Highway Administration (formerly Interstate Commerce Commission) certificate, or (2) a public utility commission or state commerce commission certificate which binds the Company on all vehicles owned, operated, or hired by the insured and used under the insured's permit, shall be subject to the following provisions:

1. All owned, rented or leased vehicles must be insured for bodily injury and property damage liability by this Company. A policy on which a prescribed certificate is filed cannot be cancelled prior to the effective date of the cancellation of the certificate.
2. **Employers' Non-Owned Car Liability and Hired Car Coverage:** The policy shall be endorsed to provide employer's non-owned car liability and hired car coverages, subject to the following rating provisions:
    a. If the insured expects to hire vehicles or to have employees use non-owned vehicles in the operation of the insured's business, the premium charge shall be determined in accord with Rule 503—Employers' Non-Owned Car Liability and Rule 504—Hired Cars.
    b. If the insured does not anticipate hiring vehicles or having employees use non-owned vehicles in the operation of the insured's business, the bodily injury and property damage liability premium charge is $10.00.

(version CW1P)

705. TRANSPORTATION OF SCHOOL CHILDREN, CHURCH GROUPS, FRIENDS, NEIGHBORS OR FELLOW EMPLOYEES—Private Passenger Automobiles
A private passenger type automobile used to transport

- school children, or
- persons to and from church services or other activities incidental to church functions, or
- friends, neighbors or fellow employees

for a consideration, in addition to use for personal pleasure, family and business shall be classified in accordance with Rule 205—Classification of Private Passenger Type Automobiles.
Private passenger premium determination procedures for the appropriate classification shall apply for all coverages except the base premiums for the bodily injury and property damage liability and medical payments coverages shall be increased:

- 20% if the number of passengers transported, excluding the driver, is 8 or less;
- 50% if the number of passengers transported, excluding the driver, is greater than 8.

Note—Coverage for such use on a share-expense basis in a private passenger or station wagon type vehicle is provided under the policy contract at no additional charge.
(version CW1)

706. TRANSPORTATION OF PERSONS INCIDENTAL TO OCCUPATIONAL DUTIES
A private passenger automobile used to transport persons as an incidental part of the occupational duties of an insured is classified as a private passenger automobile. The regular private passenger premium determination procedures for the applicable classification shall apply to all coverages except where the insured's compensation for transporting persons exceeds the local area standard for non-profit reimbursement for automobile operational costs, in which event the bodily injury and property damage liability base premium shall be 120% of that otherwise applicable.
If the compensation for transporting persons exceeds the local area standards for non-profit reimbursement for automobile operational costs, the application must be accompanied by a statement of the complete facts relative to the transportation of passengers and the form, basis and rate of compensation.
Under no circumstance does this rule extend to the insuring of any automobile which is used for public livery or private livery purposes.
(version CW1)

707. NO RULE

708. FEDERAL GOVERNMENT EMPLOYEE—Use of Private Passenger Automobile
A private passenger automobile used by an insured in performance of duties as a federal government employee shall be written at the 1H classification premium applicable to all coverages except that the bodily injury and property damage liability base premium shall be 60% of that otherwise applicable when a certificate of financial responsibility filing is not required; otherwise, the full bodily injury and property damage liability base premium is applicable.
(version CW1)

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709. AUTOMOBILES LEASED TO UNITED STATES GOVERNMENT AGENCIES—Owner's Interest
Automobiles which are leased or rented out for full-time use by a United States government agency for use in the performance of governmental functions may be written for insurance covering only the owner's interest in such automobiles. Coverage will also apply as respects the operation of the described automobiles by the named insured or by employees of the named insured for the purpose of testing and servicing and for delivering such automobiles to the lessee and for returning them to the regular storage location.
Automobiles classified as private passenger shall be written at the private passenger 1H classification for all coverages except the bodily injury and property damage liability base premium shall be 25% of that otherwise applicable. In the State Farm Fire and Casualty Company, Ineligible for STAR Plan Rates apply.
Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
Automobiles classified as commercial shall be written at the commercial class 5 classification for all coverages except the bodily injury and property damage liability premium shall be 25% of that otherwise applicable.
(version CW4)

710. NO RULE

711. NO RULE

712. NO RULE

713. NO RULE

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801. FLEET RATING PLAN

Note—Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company.

A. **Fleet Defined**

A fleet is defined as five or more self-propelled vehicles owned by or under the direct control of one insured or management and covered under one policy with a single expiration date applying to all vehicles.

Notes—

1. Vehicles of any type rented or leased by the insured and operated as though owned by the insured shall be considered as owned vehicles for the purpose of this rule.
2. Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles may be included in a fleet policy but shall not be counted as self-propelled vehicles for the purpose of determining fleet eligibility.
3. If a company is solely owned by an individual and part of the vehicles are titled in the name of the company and the balance in the name of the sole owner, all may be insured on the same fleet policy.
4. Vehicles owned by employees of the insured (including salespeople), by partners, or by officers of the corporation, whether or not used in the insured's business, shall not be included in a fleet policy.
5. As respects non-farm business use private passenger automobiles insured under the provisions of this rule, class 1H rates (or class 1L if a utility rated vehicle) shall apply regardless of the actual ages of the operators or the total annual miles driven. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles). As respects all other vehicles, regular rating classifications pertaining to such vehicles apply.
6. A fleet of 25 or more self-propelled vehicles is subject to Rule 851—Experience Rating Plan. A fleet of less than 25 self-propelled vehicles will be rated under the Experience Rating Plan provided the applicable annual premium prior to experience rating is $3,000 or more.

B. **Application of Manual Rules and Rates**

A fleet is subject to other manual rules and rates to the extent such rules and rates are not precluded from applying to fleets.

Notes—

1. A multiple vehicle risk already insured with the Company on separate policies may, at the election of the insured and with the consent of the Company, be insured as a fleet under this rule at a subsequent renewal date.
2. A fleet insured under the provisions of this rule may not be moved from under the rating provisions of this rule except with the approval of the Company.

C. **Policy Term**

A fleet policy of six or twelve months term may be issued except that a fleet subject to Experience Rating must be insured on an annual term policy. A fleet may not change policy term options without the consent of the Company.

Note—Premiums for a twelve month policy term shall be twice the premiums applying for a six month policy term when twelve month policy term premiums for vehicles being insured with a policy term of twelve months are not designated in the manual.

D. **Uniform Limits**

Limits applying to bodily injury and property damage liability, uninsured motor vehicle and underinsured motor vehicle (where available) coverages shall be the same for each vehicle insured for such coverage. Limits for medical payments or personal injury protection coverages (where available) shall be the same for each vehicle insured for such coverage unless a variation, for reasons submitted, is approved by the Company.

Exception—If certain vehicles because of governmental authority require higher limits than are desired on other vehicles variation will be permitted.

E. **Accident or Occurrence Basis for Liability Coverage**

The bodily injury and property damage liability coverage provided by the policy is on a "per accident" basis. Bodily injury and property damage liability coverage on a "per occurrence" basis is available by endorsement at a 1% increase in the otherwise applicable bodily injury and property damage liability premium. This adjustment shall be treated as a limits adjustment for purposes of determining the premium.

F. **Automatic Coverage**

1. At the request of the insured, an automatic coverage endorsement may be issued if all owned, rented or leased vehicles are insured by this Company. If all vehicles are not insured by this Company, it may be made applicable if all vehicles of a given class are insured by this Company.
   a. This endorsement supersedes the automatic insurance provision of the policy. It applies to the coverages in force on all private passenger automobiles and all other vehicles separately on the date that a vehicle is purchased, rented or leased by the insured. The most restricted coverage shall apply separately for private passenger automobiles and all other vehicles. The status of the policy in force at the time a vehicle is added shall determine the coverage(s) to which the endorsement applies.
   b. If the automatic coverage endorsement is not issued, the automatic coverage provision of the policy applies.
2. The insured shall maintain for each location a record of vehicles showing:
   a. A description of each vehicle purchased, the date of purchase, the cost and other data necessary for the rating thereof.
   b. A description of each vehicle disposed of and date of disposition.

   This record shall be available to this Company upon request.
3. Proper notice to this Company is required to add coverages not provided for by the automatic coverage endorsement.

G. **Audit**

The Company shall have the right to audit the insured's records, at any time during the policy period and within three years after the termination of the policy, with respect to the premium basis or the subject matter of the policy.

H. **Deposit Premium**

At the option of the Company a premium deposit may be required.

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851. EXPERIENCE RATING PLAN

Note—Vehicles rated under the provisions of this rule are subject to Rule 801—Fleet Rating Plan.

A. The experience rating provisions of this rule shall apply to a fleet, as defined in Rule 801—Fleet Rating Plan, provided it consists of 25 or more self-propelled vehicles. Experience rating shall also apply on a fleet which was experience rated for the term just expiring, but temporarily has fewer than 25 vehicles, and it is anticipated that there will again be 25 or more self-propelled vehicles within the coming year.
A fleet of less than 25 self-propelled vehicles will be rated under the provisions of this rule provided the applicable annual premium prior to experience rating is $3,000 or more.
Note—Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles shall not be counted in determining a fleet's eligibility for experience rating. However, if these vehicles are self-propelled, they will be used to determine the number of car years in the experience period.

B. This plan provides for the modification of the total policy premium by the application of a premium modification factor.

C. The premium modification factor is determined from experience incurred by the fleet during the past five years ending with the initial effective date of the policy or the three months preceding the renewal of the policy. If five years experience is not available, such experience as is available shall be used subject to a minimum experience period of one year ending as specified above. If less than one year's experience is available the premium modification factor shall be 1.00 for the upcoming policy term.
If the fleet has been insured with a company from which experience is not obtainable, experience may be used that is submitted to the Company in the form of a statement signed by the insured. Experience in such form shall be given credence in accordance with its apparent credibility.

D. The premium modification factor shall be determined and applied as follows:
   1. Determine the number of car years in the experience period represented by the self-propelled vehicles of the fleet.
      Note—A single self-propelled vehicle develops five car years of experience for a five year experience period.
   2. Determine the total fleet incurred losses (paid losses plus reserves on pending claims) for the experience period after:
      a. Multiplying individual coverage incurred losses by the indicated factor below to provide for the inclusion of allocated claim adjustment expense in the loss amount, and
      b. Limiting the amount of loss resulting from any single accident (after providing for allocated claim adjustment expense in the amount) to the "maximum single loss" amount specified in the Table of Experience Rating Premium Modification Factors.

Allocated Adjustment Expense Factors	
Bodily Injury Liability	1.10
Uninsured Motor Vehicle Coverage and Underinsured Motor Vehicle Coverage	1.06
Personal Injury Protection	1.03
Medical Payments	1.01
All Other Coverages	1.00

   3. Determine the total fleet premium collected by the Company for the experience period adjusted to eliminate the effect of any fleet rating modification. If the fleet was insured with another company during any part of the experience period, use the applicable premiums charged by that company. To the extent the applicable premium information for any policy periods is not available from the other company, do not use those policy periods for experience rating.
   4. Develop an Actual Limited Loss Ratio by dividing the results of step 2 by the results of step 3.
   5. Refer to the Table of Experience Rating Premium Modification Factors and select the premium modification factor which corresponds to the developed Actual Limited Loss Ratio and the number of car years in the experience period.
   6. If the premium modification factor (PMF) indicated in step 5 is greater than 1.25 times the PMF for the prior renewal, use 1.25 times the PMF for the prior renewal. If the PMF indicated in step 5 is less than 0.75 times the PMF for the prior renewal, use 0.75 times the PMF for the prior renewal. If the fleet was not experience rated at the prior renewal, limit the PMF calculated in step 5 to no greater than 1.25 and no less than 0.75. Otherwise, use the PMF determined in step 5. This applies for experience rating prior to September 29, 2008.
   7. Adjust the total premium applicable to the fleet for the upcoming policy term by the premium modification factor determined above.

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EXPERIENCE RATING PREMIUM MODIFICATION FACTORS

Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
0-.050	0.91	0.83	0.74	0.66	0.57	0.48	0.40	0.31
.051-.100	0.92	0.85	0.77	0.69	0.62	0.54	0.46	0.39
.101-.150	0.93	0.87	0.80	0.73	0.66	0.60	0.53	0.46
.151-.200	0.94	0.88	0.83	0.77	0.71	0.65	0.59	0.53
.201-.250	0.95	0.90	0.85	0.80	0.76	0.71	0.66	0.61
.251-.300	0.96	0.92	0.88	0.84	0.80	0.76	0.72	0.68
.301-.350	0.97	0.94	0.91	0.88	0.85	0.82	0.79	0.76
.351-.400	0.98	0.96	0.94	0.92	0.89	0.87	0.85	0.83
.401-.450	0.99	0.98	0.96	0.95	0.94	0.93	0.92	0.91
.451-.500	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98
.501-.550	1.01	1.01	1.02	1.03	1.03	1.04	1.05	1.05
.551-.600	1.02	1.03	1.05	1.06	1.08	1.10	1.11	1.13
.601-.650	1.03	1.05	1.08	1.10	1.13	1.15	1.18	1.20
.651-.700	1.03	1.07	1.10	1.14	1.17	1.21	1.24	1.28
.701-.750	1.04	1.09	1.13	1.18	1.22	1.26	1.31	1.35
.751-.800	1.05	1.11	1.16	1.21	1.27	1.32	1.37	1.43
.801-.850	1.06	1.12	1.19	1.25	1.31	1.37	1.44	1.50

Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
.851-.900	1.07	1.14	1.22	1.29	1.36	1.43	1.50	1.57
.901-.950	1.08	1.16	1.24	1.32	1.41	1.49	1.57	1.65
.951-1.000	1.09	1.18	1.27	1.36	1.45	1.54	1.63	1.72
1.001-1.050	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80
1.051-1.100	1.11	1.22	1.33	1.44	1.54	1.65	1.76	1.87
1.101-1.150	1.12	1.24	1.35	1.47	1.59	1.71	1.83	1.95
1.151-1.200	1.13	1.25	1.38	1.51	1.64	1.76	1.89	2.02
1.201-1.250	1.14	1.27	1.41	1.55	1.68	1.82	1.96	2.09
1.251-1.300	1.15	1.29	1.44	1.58	1.73	1.88	2.02	2.17
1.301-1.350	1.16	1.31	1.47	1.62	1.78	1.93	2.09	2.24
1.351-1.400	1.16	1.33	1.49	1.66	1.82	1.99	2.15	2.32
1.401-1.450	1.17	1.35	1.52	1.70	1.87	2.04	2.22	2.39
1.451-1.500	1.18	1.37	1.55	1.73	1.92	2.10	2.28	2.47
Add for each additional .05 or fraction of	0.01	0.02	0.03	0.04	0.05	0.06	0.06	0.07

Number of Car Years in Experience Period	Maximum Single Loss*
5-21	135%
22-49	67%
50-85	45%
86-132	34%
133-199	27%
200-299	22%
300-466	19%
Over 466	17%
*Percent of adjusted written premium for the experience period.	

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901. RECREATIONAL VEHICLES

***Note*—**Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company. Motor homes and truck or van campers are not subject to the provisions of this rule. See Rule 401—Motor Homes, Truck or Van Campers.

A. **Recreational Vehicles Defined**

1. **Off-Road Vehicles**

All-Terrain Vehicle—A self-propelled vehicle, equipped with balloon tires or crawler tracks, capable of traveling over rugged terrain (some are also amphibious) and used principally off public roads.
Dune Buggy—A four-wheeled, self-propelled vehicle used principally off public roads.
Golfmobile—A self-propelled vehicle used principally to afford transportation on a golf course or private premises.
Minibike—A small motorcycle, motorscooter, or other small motorized vehicle not otherwise defined in this rule used principally off public roads.
Snowmobile—A self-propelled vehicle, equipped with crawler tracks and skis, capable of traveling over ice and snow and used principally off public roads.
Trail Bike—A motorcycle capable of traveling over rugged terrain and used principally off public roads.
***Note*—**Vehicles of the above types which are licensed/registered for use on public roads are not subject to the provisions of this rule. See Rule 403—Amphibious, Dune Buggy and Related Self-Propelled Vehicles or Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles.
Refer to Section D of this rule for the rating of Off-Road Vehicles.

2. **Travel and Camping Trailers**

Travel Trailer—A trailer designed for use with a private passenger automobile and permanently equipped as living quarters.
Camping Trailer—A trailer designed for use with a private passenger automobile which expands into temporary living quarters. These differ from travel trailers in their collapsed, low-profile towing position. It also includes a trailer which is not equipped as living quarters, but which is used solely for camping and similar recreational purposes.
Refer to Section E of this rule for the rating of Travel and Camping Trailers.

B. **Coverage and Policy Term**

Except as indicated below, factory-built recreational vehicles as defined in this rule, which are owned by individuals, may be insured under the Company's recreational vehicle policy for bodily injury and property damage liability, medical payments, and physical damage (comprehensive and collision combined) coverages.
A recreational vehicle policy shall be written for a twelve months' term. It may be renewed for succeeding twelve months' terms provided the premium for each subsequent term is paid on or before the expiration of the current policy term.

C. **Suspension, Changes and Cancellation**

Snowmobiles and Travel or Camping Trailers

Any suspension, change or cancellation of coverage shall be subject to an earned premium calculated in accord with the following table. The earned premium will be based on the sum of the premium earned percentages, or the pro-rata portion thereof, for those months in which coverage was provided.

PREMIUM EARNED PERCENTAGES					
Month	Snowmobiles*	Travel/Camping Trailers	Month	Snowmobiles*	Travel/Camping Trailers
Jan.	25%	2%	July	2%	16%
Feb.	20%	2%	Aug.	2%	16%
Mar.	8%	4%	Sept.	2%	12%
Apr.	8%	8%	Oct.	6%	8%
May	2%	12%	Nov.	8%	2%
June	2%	16%	Dec.	15%	2%

*Applicable also to trailers used for transporting snowmobiles.

Other Recreational Vehicles

Pro rata premium credit will be allowed for any suspension, change or cancellation of coverage.
Policy cancellations at the request of the insured are subject to a minimum retained premium of $5.00.

D. **Rating of Off-Road Recreational Vehicles**

1. Off-road vehicles insured under this rule are not subject to the Rate Section Rules, nor shall the rules applicable to private passenger automobiles apply.
2. **Bodily injury and property damage liability, medical payments, and physical damage coverages—**Refer to the Rate Section for the annual premiums.
3. Miscellaneous Provisions—
   a. **Uninsured motor vehicle coverage—**Uninsured motor vehicle coverage for bodily injury may be written with limits up to $250,000/$500,000 or the bodily injury liability limits of the policy, whichever are less.
   Refer to the "Off-Road Vehicles" Rate Section for the premium determination.
   b. **Towed cutters and sleds—**The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer, sled, or cutter designed for towing behind the vehicle. Its MSRP (See Rule 111) will be included with that of the recreational vehicle for the purpose of determining the premium for the physical damage coverage on the entire unit. The liability and medical payments coverages afforded on the insured off-road vehicle are included on the towed vehicle without additional charge.
   c. **Trailers used for transporting off-road vehicles—**The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer designed for use with a private passenger automobile and used for transporting the vehicle. Refer to the Rate Section for the additional premium for the extension of physical damage coverage. This extension includes emergency road service coverage on the trailer. The liability and medical payments coverages afforded on the owned private passenger automobile are included on the trailer without additional charge.

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E. **Rating of Travel and Camping Trailers**

1. Travel and camping trailers insured under this rule are not subject to the Rate Section Rules, nor shall the rules applicable to private passenger automobiles apply.
2. **Bodily injury and property damage liability and medical payments coverages**—The bodily injury and property damage liability and medical payments coverages afforded on the owned private passenger automobile are extended to the trailer without additional charge.
3. **Physical damage coverage including emergency road service**—Refer to the Rate Section for the annual premiums.

F. **Rental Provisions**

1. Coverage on rented recreational travel and camping trailers used by the insured—See Rule 505—Use of Non-Owned Recreational Travel and Camping Vehicles and Trailers.
2. Coverage on owned recreational travel and camping trailers rented to others—The physical damage coverage on an insured travel or camping trailer may be extended by endorsement to apply while it is rented to others at the rate of $1.00 for each day of rental coverage desired, subject to a minimum premium of $5.00 for each rental period.

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Private Passenger Automobile Classification Code Chart

For complete class definitions see Rule 205—Classification of Private Passenger Type Automobiles

ADULT OPERATORS UNDER AGE 75

	Age 25-49 Incl. Married Females < 25		Unmarried Male Age 25-29		Age 50-74	
	Short	Long	Short	Long	Short	Long
Pleasure	1A	1B	3A	3B	6A	6B
Avg. weekly mileage to and from work:						
Over 30 to 100	1C	1D	3C	3D	6C	6D
Over 100	1E	1F	3E	3F	6E	6F
Business Use	1G	1H	3G	3H	6G	6H
Farm Automobile	1J	1K	3J	3K	6J	6K

Short—means estimated average total annual mileage 7,500 miles or less for non-business classifications and 12,000 miles or less if the business classification applies.
Long—means estimated average total annual mileage over 7,500 miles for non-business classifications and over 12,000 miles if the business classification applies.

OPERATORS AGE 75 AND OLDER

	Non-Farm		Farm Automobile	
	Short	Long	Short	Long
Age 75-79	21	22	2J	2K
Age 80-84	23	24	2P	2Q
Age 85-89	25	26	2R	2T
Age 90+	27	28	2U	2V

Short—means estimated average total annual mileage 7,500 or less.
Long—means estimated average total annual mileage over 7,500.

MARRIED MALE OPERATORS UNDER AGE 25

	Under Age 17	Age 17-18	Age 19-20	Age 21-22	Age 23-24
Non-Farm	7D	7C	7B	7E	7F
Farm Automobile	7Q	7P	7K	7R	7X

UNMARRIED OPERATORS UNDER AGE 25

	Under Age 17		Age 17-18		Age 19-20		Age 21-24
	O	N/O	O	N/O	O	N/O	All
Unmarried Females							
Non-Farm	4D	5D	4C	5C	4B	5B	5A
Farm Automobile	4Q	5Q	4P	5P	4K	5K	5J
Unmarried Males							
Non-Farm	8D	9D	8C	9C	8B	9B	9A
Farm Automobile	8Q	9Q	8P	9P	8K	9K	9J

O = Occasional Operator; N/O = Not Occasional Operator

STUDENT AWAY AT SCHOOL

	Under Age 21		Age 21-24	
	Female	Male	Female	Male
Non-Farm	41	81	43	83
Farm Automobile	42	82	44	84

UTILITY VEHICLE CODES

	Non-Farm (Artisans)	Farm
No Unmarried Male Operator Under 25 Years of Age	1L	1M
Unmarried Male Operator Under 25 Years of Age	8L	8M

Note—See Classification Exceptions of the rules section for exceptions.

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IDENTIFICATION OF CLASS BY CODE

A two-position code system is used to identify the private passenger classification characteristics associated with a risk. The code is significant in identifying the classification of the risk and in developing the rates for that risk.

The numerical first position of the class code is the primary identification for the age, sex, and marital status of the risk.

For youthful drivers (first position of class 4, 5, 7, 8, or 9), the alphabetic second position of the code indicates the age of the owner or operator who was responsible for the first position of the class code.

For students away at school (first position of class 4 or 8), the numeric second position of the code indicates the age of the operator and whether or not the car qualifies as a farm automobile.

For drivers 75 years of age and older (first position of class 2), a numeric second position of the code indicates the age of the owner or operator responsible for the first position of the class code for a non-farm automobile. It also indicates the estimated annual mileage driven. An alphabetical second position indicates the same for a farm automobile.

For other classes, the alphabetic second position of the code indicates the estimated annual mileage driven and whether the automobile is used:

1. for pleasure,
2. for commuting and if so, whether it is driven an average of over or under 100 miles per week for this purpose,
3. in business, or
4. qualifies as a farm automobile.

For example, code 9B identifies a risk with the following rating characteristics:

1. Age, sex, and marital status—Operator is an unmarried male between 19 and 20.
2. Use and annual mileage—Not an occasional operator; not a farm automobile.

The following words and phrases affecting classification are defined in Rule 204—Definitions and Interpretations:

Age
Driving to and from work
Estimated annual mileage
Farm automobile
Married
Military service
Occasional operator
Principal operator
Student away at school
Used for business

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IMPORTANT NOTE REGARDING THE RATE MANUAL

State Farm no longer produces a paper copy of our Auto Rate Manual for mass distribution. Instead, rates and rules are now made available electronically online to our agents and State Farm associates.

However, in order to meet the submission requirements for this filing we have produced a paper copy of the rate and rule content from our online rate manual for your review.

Please note that the only changes to existing rates and/or rules are those outlined in the Filing Memorandum included with the filing and the Summary of Changes included with the enclosed rate manual.

For convenience, we are providing a complete copy of the manual. As such, the enclosed will replace your previous copy of the manual in its entirety.

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SUMMARY OF RATE CHANGES	
DESCRIPTION OF CHANGE	
Private Passenger - Rate Manual Section PP	**Company**
Base Rates revised for:	
Bodily Injury and Property Damage Liability	SFM & SFFC
Medical Payments	SFM & SFFC
Comprehensive	SFM & SFFC
Collision	SFM & SFFC
Uninsured Bodily Injury	SFM & SFFC
Uninsured Property Damage	SFM & SFFC
Underinsured Bodily Injury	SFM & SFFC
Revised Territory Rating Factors	SFM & SFFC
Revised Class Factors	SFM & SFFC
Miscellaneous Vehicles - Rate Manual Section MV	**Company**
Motorcycles or Motorscooters Percentages of Private Passenger	SFM & SFFC
Classic Percentages of Private Passenger revised	SFM & SFFC

Refer to the Rate Section for rates and factors.

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SUMMARY OF RULE CHANGES

RULE	DESCRIPTION OF CHANGE
N/A	N/A

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PRIVATE PASSENGER

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Base Rate				
2. Ineligible for CRI but Eligible for ARRP (See Note C Below)				
3. Limits				
4. IRG/Deductible				
5. Model Year				
6. Financial Responsibility Certification (Rule 110)				
7. ARRP%/Accident Free Discount (SFM Only)				
8. Good Driving Discount (SFM Only)				
9. Driver Record Charge (SFF&C Only)				
10. Customer Rating Index (CRI)				
11. Defensive Driving Course Discount				
12. Liability Rating Group				
13. Passive Restraint/Vehicle Safety Discount				
14. Multiple Line Discount				
15. Other Adjustments (See Note D Below)				
16. Territory				
17. Class*				
Total Coverage Premium (See Note E Below)				

* Include: Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
Driver Training Automobile Adjustment (Rule 410) (SFM Only)

Notes:

A. Rates for ERS, R1, S, and T Coverages are shown in the Additional Coverages Rate Section. (Note E may apply.)
B. Uninsured Motor Vehicle and Underinsured Motor Vehicle Coverages are also available.
C. Apply a factor of 0.965 to the following vehicle types:
Non-Experienced Rated Fleets
D. These rules may also apply in the order listed:
Rule 709; Rule 411; Rule 705; Rule 708; Rule 706
E. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851

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PRIVATE PASSENGER SEMIANNUAL BASE RATES
25,000/50,000/25,000 BIPD

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
158.70	249.20	200.00	166.60	277.70

5,000 MPC

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
32.30	50.70	40.70	33.90	56.50

FULL COMP

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
94.60	148.50	119.20	99.30	165.60

500 COLL

SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
179.00	281.00	225.50	188.00	313.30

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PRIVATE PASSENGER
ADDITIONAL COVERAGES SEMIANNUAL RATES

Emergency Road Service (ERS) -- Coverage H

(See Rule 604)

	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
Non-Farm	2.20	3.90	3.90	2.80	3.90
Farm	2.00	3.50	3.50	2.50	3.50

Car Rental and Travel Expenses -- Coverage R1

(See Rule 603)

Limits (Per Day/ Max Per Occurrence)	SFM		SFF&C 1-Star		SFF&C 2-Star		SFF&C 3-Star		SFF&C Ineligible for STAR Plan	
	Class 8 or 9	All Other	Class 8 or 9	All Other	Class 8 or 9	All Other	Class 8 or 9	All Other	Class 8 or 9	All Other
$16/$400#	11.90	7.60	20.80	13.30	20.80	13.30	14.90	9.50	20.80	13.30
80%/$500	14.20	9.00	24.90	15.80	24.90	15.80	17.80	11.30	24.90	15.80
80%/$1000	17.80	11.30	31.20	19.80	31.20	19.80	22.30	14.10	31.20	19.80
80%/$1500	21.40	13.30	37.50	23.30	37.50	23.30	26.80	16.60	37.50	23.30

Renewal or Transfer of Coverage Only

No-Fault Death Indemnity, Dismemberment, and Loss of Sight -- Coverage S

(See Rule 651)

Rate Per Automobile					
Amount	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
5,000	2.20	3.90	3.90	2.80	3.90
10,000	4.40	7.70	7.70	5.50	7.70

No-Fault Total Disability -- Coverage T

(See Rule 651)

Rate Per Automobile										
Maximum Weekly Indemnity	SFM		SFF&C 1-Star		SFF&C 2-Star		SFF&C 3-Star		SFF&C Ineligible for STAR Plan	
	First Auto	Each Add.	First Auto	Each Add.	First Auto	Each Add.	First Auto	Each Add.	First Auto	Each Add.
140	3.00	0.40	5.30	0.70	5.30	0.70	3.80	0.50	5.30	0.70
250	6.00	0.60	10.50	1.10	10.50	1.10	7.50	0.80	10.50	1.10
500	15.00	1.60	26.30	2.80	26.30	2.80	18.80	2.00	26.30	2.80

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PRIVATE PASSENGER
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U),
UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND
UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)
(See Rule 602)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	COV U	COV U1	COV W
1. Base Rate (See Below)			
2. Limits (See Below)			
3. Multiple Automobiles Discount (See Note A Below)			
Total Coverage Premium (See Note B Below)			

Notes:

A. If a vehicle is receiving the Multiple Automobiles Discount, decrease the COV U, COV U1, and COV W premiums by 10%.
B. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851
C. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged. For limits higher than $1,000,000/$1,000,000 bodily injury and $1,000,000 property damage, refer to Company for acceptance.
D. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.
E. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.
F. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

25,000/50,000 Base Rates

	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
COV U	9.00	16.70	16.70	13.10	15.80
COV W	11.30	20.90	20.90	16.40	19.80

Limits (000) Factors

Limits	**COV U**	**COV W**
25/50	1.00	1.00
50/100	1.31	1.52
100/200	1.41	2.44
100/300	1.53	2.80
300/300	1.60	4.33
250/500	1.74	5.26
500/500	1.87	6.07
500/1000	2.85	6.92
1000/1000	3.18	8.66

25,000 COV U1 Base Rates

	SFM	SFF&C 1-Star	SFF&C 2-Star	SFF&C 3-Star	SFF&C Ineligible for STAR Plan
Policy With Collision Coverage (For All Limits)	3.50	6.50	6.50	5.10	6.10
Policy Without Collision Coverage	8.80	16.30	16.30	12.80	15.40

COV U1 Limit (000) Factors for Policy Without Collision Coverage

25	50	100	150	200	250	300	500	750	1000
1.00	1.58	2.80	4.00	5.21	6.41	7.59	12.41	18.43	24.40

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PRIVATE PASSENGER LIMIT FACTORS

Bodily Injury Limits* (000)	Property Damage Limit (000)						
	25	50	100	250	500	750	1000
25/50	1.00	1.03	1.05	1.10	1.15	1.18	1.20
50/100	1.09	1.12	1.14	1.19	1.24	1.27	1.29
100/200	1.16	1.19	1.21	1.26	1.31	1.34	1.36
100/300	1.18	1.21	1.23	1.28	1.33	1.36	1.38
300/300	1.31	1.34	1.36	1.41	1.46	1.49	1.51
250/500	1.32	1.35	1.37	1.42	1.47	1.50	1.52
500/500	1.42	1.45	1.47	1.52	1.57	1.60	1.62
500/1000	1.48	1.51	1.53	1.58	1.63	1.66	1.68
750/1000	1.52	1.55	1.57	1.62	1.67	1.70	1.72
1000/1000	1.56	1.59	1.61	1.66	1.71	1.74	1.76

* Per Person/Per Accident

Medical Payments Coverage Limit

5,000	10,000	25,000	50,000	100,000
1.00	1.40	2.10	3.05	3.90

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PRIVATE PASSENGER COMPREHENSIVE IRG/DEDUCTIBLE FACTORS

	Deductible							
IRG	**Full**	**50**	**100**	**200#**	**250**	**500**	**1000**	**2000**
1	0.19	0.15	0.13	0.12	0.11	0.08	0.05	0.03
2	0.23	0.20	0.16	0.14	0.13	0.09	0.06	0.04
3	0.31	0.26	0.24	0.18	0.16	0.11	0.08	0.05
4	0.33	0.29	0.26	0.20	0.19	0.13	0.09	0.06
5	0.37	0.33	0.29	0.22	0.21	0.15	0.10	0.07
6	0.42	0.38	0.33	0.27	0.24	0.17	0.12	0.08
7	0.48	0.43	0.40	0.32	0.29	0.21	0.14	0.10
8	0.54	0.50	0.45	0.37	0.34	0.23	0.16	0.11
9	0.60	0.55	0.50	0.42	0.38	0.26	0.19	0.13
10	0.65	0.60	0.55	0.46	0.42	0.30	0.21	0.14
11	0.70	0.65	0.60	0.51	0.47	0.33	0.22	0.16
12	0.77	0.71	0.67	0.57	0.53	0.38	0.25	0.17
13	0.86	0.81	0.75	0.65	0.60	0.44	0.30	0.19
14	0.93	0.87	0.82	0.71	0.66	0.49	0.34	0.22
15	1.00	0.94	0.88	0.77	0.72	0.54	0.38	0.24

	Deductible							
IRG	**Full**	**50**	**100**	**200#**	**250**	**500**	**1000**	**2000**
16	1.07	1.01	0.94	0.83	0.78	0.59	0.42	0.27
17	1.13	1.06	1.00	0.89	0.83	0.63	0.45	0.29
18	1.20	1.14	1.06	0.94	0.89	0.67	0.49	0.32
19	1.27	1.20	1.14	0.99	0.94	0.71	0.51	0.35
20	1.34	1.27	1.20	1.05	0.99	0.75	0.55	0.37
21	1.41	1.33	1.27	1.12	1.06	0.80	0.59	0.40
22	1.49	1.42	1.34	1.19	1.12	0.85	0.62	0.43
23	1.60	1.52	1.44	1.26	1.19	0.90	0.67	0.47
24	1.71	1.63	1.55	1.33	1.27	0.96	0.75	0.52
25	1.82	1.74	1.65	1.41	1.33	1.02	0.82	0.56
For each additional IRG add @	0.09	0.09	0.08	0.07	0.07	0.05	0.04	0.03

SFM and SFF&C Renewal or Transfer of Coverage Only

@ For example, the IRG factor for an IRG 35 vehicle is computed as 10 (the difference between 35 and 25) multiplied by the additional IRG amount. This product is then added to the IRG 25 factor.

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PRIVATE PASSENGER COLLISION IRG/DEDUCTIBLE FACTORS

	Deductible						
IRG	**50***	**100***	**200#**	**250**	**500**	**1000**	**2000**
1	0.40	0.37	0.36	0.36	0.31	0.19	0.14
2	0.43	0.41	0.38	0.38	0.33	0.21	0.15
3	0.45	0.43	0.41	0.40	0.35	0.23	0.16
4	0.51	0.50	0.47	0.44	0.39	0.26	0.18
5	0.58	0.55	0.51	0.50	0.44	0.31	0.20
6	0.63	0.61	0.57	0.54	0.48	0.35	0.24
7	0.67	0.65	0.61	0.58	0.52	0.38	0.27
8	0.71	0.69	0.64	0.63	0.56	0.41	0.31
9	0.75	0.73	0.69	0.67	0.60	0.45	0.34
10	0.81	0.79	0.74	0.71	0.65	0.49	0.36
11	0.87	0.84	0.80	0.77	0.70	0.54	0.39
12	0.94	0.92	0.87	0.84	0.77	0.61	0.43
13	1.04	1.01	0.97	0.94	0.86	0.69	0.51
14	1.12	1.09	1.03	1.00	0.93	0.75	0.56
15	1.19	1.16	1.11	1.08	1.00	0.81	0.61

	Deductible						
IRG	**50***	**100***	**200#**	**250**	**500**	**1000**	**2000**
16	1.26	1.23	1.19	1.16	1.07	0.87	0.66
17	1.33	1.30	1.24	1.22	1.13	0.92	0.71
18	1.39	1.37	1.31	1.27	1.19	0.98	0.76
19	1.46	1.43	1.38	1.34	1.25	1.04	0.80
20	1.52	1.50	1.43	1.40	1.31	1.09	0.85
21	1.62	1.58	1.52	1.49	1.39	1.16	0.90
22	1.71	1.68	1.61	1.58	1.48	1.24	0.98
23	1.83	1.80	1.73	1.70	1.59	1.34	1.06
24	1.99	1.94	1.88	1.84	1.73	1.47	1.17
25	2.11	2.07	2.00	1.95	1.84	1.56	1.24
For each additional IRG add @	0.11	0.10	0.10	0.10	0.09	0.08	0.06

SFM and SFF&C Renewal or Transfer of Coverage Only
* SFF&C Renewal or Transfer of Coverage Only
@ For example, the IRG factor for an IRG 35 vehicle is computed as 10 (the difference between 35 and 25) multiplied by the additional IRG amount. This product is then added to the IRG 25 factor.

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PRIVATE PASSENGER MODEL YEAR FACTORS
(See Rule 209)

Model Year	COMP	COLL
2012	1.14	1.21
2011	1.09	1.15
2010	1.06	1.10
2009	1.03	1.05
2008	1.00	1.00
2007	0.98	0.96
2006	0.96	0.92
2005	0.94	0.88
2004	0.92	0.84
2003	0.90	0.80
2002	0.88	0.76
2001	0.86	0.72
2000	0.84	0.68
1999	0.82	0.64
1998	0.80	0.60
1997	0.78	0.56
Prior	0.77	0.53

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PRIVATE PASSENGER TERRITORY RATING FACTORS
(See Territory Definitions)

Territory	BIPD	MPC	COMP	COLL
1	1.287	1.274	0.855	1.224
2	1.164	0.982	0.715	1.016
3	0.951	0.796	0.692	0.915
4	0.984	0.976	1.025	0.974
5	1.045	0.951	0.951	0.971
6	1.136	1.358	1.268	1.068
8	0.983	0.914	0.672	0.954
9	1.178	1.190	0.860	1.036
11	1.049	0.978	1.047	1.009
12	1.200	1.330	1.169	1.067
13	1.090	1.382	1.790	1.104
14	1.025	1.140	1.328	1.099
15	0.773	0.795	1.052	0.873
16	0.876	1.092	1.561	1.031
17	0.786	1.047	1.361	0.969
18	1.069	0.938	1.025	1.052
19	1.069	1.140	1.129	1.092
20	1.069	0.919	0.815	1.032
51	1.066	0.978	1.047	1.009
56	1.028	1.116	1.055	1.031
76	0.950	1.139	1.561	1.031
113	1.090	1.030	1.341	1.094
123	0.921	1.092	1.763	1.104
136	0.953	1.139	1.561	1.031
141	1.049	0.978	1.047	1.009
154	0.905	1.029	1.104	1.053
155	0.905	0.951	0.951	0.971
157	0.775	1.029	1.104	0.969
166	0.921	1.092	1.361	1.068

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)

Private Passenger Adult Class Factors

Class	M	S
1A	0.80	1.00
1B	1.00	1.20
1C	0.88	1.08
1D	1.00	1.20
1E	1.04	1.24
1F	1.05	1.25
1G	1.05	1.25
1H	1.17	1.37
1J	0.74	0.94
1K	0.90	1.10
1L	1.05	1.25
1M	0.79	0.99

Class	M	S
21	0.85	1.05
22	1.02	1.22
23	0.92	1.12
24	1.11	1.31
25	0.96	1.16
26	1.19	1.39
27	1.01	1.21
28	1.22	1.42
2J	0.77	0.97
2K	0.92	1.12
2P	0.83	1.03
2Q	0.95	1.15
2R	0.86	1.06
2T	0.98	1.18
2U	0.89	1.09
2V	1.02	1.22

Class	M	S
3A	1.05	1.25
3B	1.20	1.40
3C	1.15	1.35
3D	1.30	1.50
3E	1.34	1.54
3F	1.34	1.54
3G	1.40	1.60
3H	1.55	1.75
3J	0.95	1.15
3K	1.08	1.28

Class	M	S
6A	0.67	0.87
6B	0.85	1.05
6C	0.73	0.93
6D	0.85	1.05
6E	0.88	1.08
6F	0.90	1.10
6G	0.90	1.10
6H	1.01	1.21
6J	0.61	0.81
6K	0.77	0.97

Notes:
1. The following apply:
   Rule 204; Rule 205; Rule 206; Class Code Chart
2. The class factors may be adjusted for the following:
   Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
   Driver Training Automobile Adjustment (Rule 410) (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)
Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Unmarried Female Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
4A#	1.35	1.55	1.15	1.35	--	--	--	--	1.15	1.35	1.10	1.30	--	--	--	--
4B	2.09	2.29	1.78	1.98	1.88	2.08	1.60	1.80	1.78	1.98	1.51	1.71	1.60	1.80	1.36	1.56
4C	2.38	2.58	2.02	2.22	2.14	2.34	1.82	2.02	2.02	2.22	1.72	1.92	1.82	2.02	1.55	1.75
4D	2.66	2.86	2.26	2.46	2.39	2.59	2.03	2.23	2.26	2.46	1.92	2.12	2.03	2.23	1.73	1.93
4J#	1.29	1.49	1.10	1.30	--	--	--	--	1.10	1.30	1.00	1.20	--	--	--	--
4K	1.99	2.19	1.69	1.89	1.79	1.99	1.52	1.72	1.69	1.89	1.44	1.64	1.52	1.72	1.29	1.49
4P	2.26	2.46	1.92	2.12	2.03	2.23	1.73	1.93	1.92	2.12	1.63	1.83	1.73	1.93	1.47	1.67
4Q	2.53	2.73	2.15	2.35	2.28	2.48	1.94	2.14	2.15	2.35	1.83	2.03	1.94	2.14	1.65	1.85

Renewal or Transfer Only

Private Passenger Unmarried Female Non-Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
5A	1.49	1.69	1.27	1.47	--	--	--	--	1.27	1.47	1.15	1.35	--	--	--	--
5B	2.25	2.45	1.91	2.11	2.03	2.23	1.72	1.92	1.91	2.11	1.63	1.83	1.72	1.92	1.46	1.66
5C	2.85	3.05	2.42	2.62	2.57	2.77	2.18	2.38	2.42	2.62	2.06	2.26	2.18	2.38	1.85	2.05
5D	3.33	3.53	2.83	3.03	3.00	3.20	2.55	2.75	2.83	3.03	2.41	2.61	2.55	2.75	2.17	2.37
5J	1.43	1.63	1.22	1.42	--	--	--	--	1.22	1.42	1.05	1.25	--	--	--	--
5K	2.15	2.35	1.83	2.03	1.94	2.14	1.64	1.84	1.83	2.03	1.55	1.75	1.64	1.84	1.40	1.60
5P	2.71	2.91	2.30	2.50	2.44	2.64	2.07	2.27	2.30	2.50	1.96	2.16	2.07	2.27	1.76	1.96
5Q	3.15	3.35	2.68	2.88	2.84	3.04	2.41	2.61	2.68	2.88	2.28	2.48	2.41	2.61	2.05	2.25

Notes:
1. The following apply:
   Rule 204; Rule 205; Class Code Chart
2. The class factors may be adjusted for the following:
   Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
   Driver Training Automobile Adjustment (Rule 410) (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)
Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Married Male Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
7B	2.09	2.29	1.88	2.08	1.88	2.08	1.69	1.89	1.78	1.98	1.60	1.80	1.60	1.80	1.44	1.64
7C	2.38	2.58	2.14	2.34	2.14	2.34	1.93	2.13	2.02	2.22	1.82	2.02	1.82	2.02	1.64	1.84
7D	2.66	2.86	2.39	2.59	2.39	2.59	2.15	2.35	2.26	2.46	2.03	2.23	2.03	2.23	1.83	2.03
7E	1.52	1.72	1.37	1.57	--	--	--	--	1.37	1.57	1.23	1.43	--	--	--	--
7F	1.30	1.50	1.17	1.37	--	--	--	--	1.17	1.37	1.05	1.25	--	--	--	--
7K	1.99	2.19	1.79	1.99	1.79	1.99	1.61	1.81	1.69	1.89	1.52	1.72	1.52	1.72	1.37	1.57
7P	2.26	2.46	2.03	2.23	2.03	2.23	1.83	2.03	1.92	2.12	1.73	1.93	1.73	1.93	1.56	1.76
7Q	2.50	2.70	2.25	2.45	2.25	2.45	2.03	2.23	2.13	2.33	1.91	2.11	1.91	2.11	1.72	1.92
7R	1.45	1.65	1.31	1.51	--	--	--	--	1.31	1.51	1.17	1.37	--	--	--	--
7X	1.24	1.44	1.12	1.32	--	--	--	--	1.12	1.32	1.00	1.20	--	--	--	--

Notes: 1. The following apply:
Rule 204; Rule 205; Class Code Chart
2. The class factors may be adjusted for the following:
Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
Driver Training Automobile Adjustment (Rule 410) (SFM Only)

version 3

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)
Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Unmarried Male Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
8A#	1.70	1.90	1.28	1.48	--	--	--	--	1.45	1.65	1.08	1.28	--	--	--	--
8B	2.61	2.81	1.96	2.16	2.35	2.55	1.76	1.96	2.22	2.42	1.66	1.86	2.00	2.20	1.50	1.70
8C	3.14	3.34	2.36	2.56	2.83	3.03	2.12	2.32	2.67	2.87	2.00	2.20	2.40	2.60	1.80	2.00
8D	3.47	3.67	2.60	2.80	3.12	3.32	2.34	2.54	2.95	3.15	2.21	2.41	2.65	2.85	1.99	2.19
8J#	1.62	1.82	1.22	1.42	--	--	--	--	1.38	1.58	1.03	1.23	--	--	--	--
8K	2.51	2.71	1.88	2.08	2.26	2.46	1.69	1.89	2.13	2.33	1.60	1.80	1.92	2.12	1.44	1.64
8L	1.90	2.10	--	--	--	--	--	--	1.62	1.82	--	--	--	--	--	--
8M	1.81	2.01	--	--	--	--	--	--	1.54	1.74	--	--	--	--	--	--
8P	2.99	3.19	2.24	2.44	2.69	2.89	2.02	2.22	2.54	2.74	1.91	2.11	2.29	2.49	1.72	1.92
8Q	3.30	3.50	2.48	2.68	2.97	3.17	2.23	2.43	2.81	3.01	2.10	2.30	2.52	2.72	1.89	2.09

Renewal or Transfer Only

Private Passenger Unmarried Male Non-Occasional Operators Under Age 25

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
9A	1.99	2.19	1.49	1.69	--	--	--	--	1.69	1.89	1.27	1.47	--	--	--	--
9B	3.05	3.25	2.29	2.49	2.75	2.95	2.06	2.26	2.59	2.79	1.94	2.14	2.33	2.53	1.75	1.95
9C	3.90	4.10	2.93	3.13	3.51	3.71	2.63	2.83	3.32	3.52	2.49	2.69	2.98	3.18	2.24	2.44
9D	4.56	4.76	3.42	3.62	4.10	4.30	3.08	3.28	3.88	4.08	2.91	3.11	3.49	3.69	2.62	2.82
9J	1.90	2.10	1.43	1.63	--	--	--	--	1.62	1.82	1.21	1.41	--	--	--	--
9K	2.96	3.16	2.22	2.42	2.66	2.86	2.00	2.20	2.52	2.72	1.89	2.09	2.26	2.46	1.70	1.90
9P	3.71	3.91	2.78	2.98	3.34	3.54	2.50	2.70	3.15	3.35	2.37	2.57	2.84	3.04	2.13	2.33
9Q	4.33	4.53	3.25	3.45	3.90	4.10	2.92	3.12	3.68	3.88	2.76	2.96	3.31	3.51	2.48	2.68

Notes:
1. The following apply:
   Rule 204; Rule 205; Rule 206; Class Code Chart
2. The class factors may be adjusted for the following:
   Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
   Driver Training Automobile Adjustment (Rule 410) (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Multiple Automobiles Discount (M)
Single Automobile (S)
Driver Training Discount (DTD)
Good Student Discount (GSD)
Steer Clear® Safe Driver Discount (SCD)

Private Passenger Student Away at School

			GSD		DTD		GSD & DTD		SCD		GSD & SCD		DTD & SCD		GSD,DTD & SCD	
Class	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**	**M**	**S**
41	1.33	1.53	1.20	1.40	1.20	1.40	1.08	1.28	1.13	1.33	1.02	1.22	1.02	1.22	1.00	1.20
42	1.27	1.47	1.14	1.34	1.14	1.34	1.03	1.23	1.08	1.28	0.97	1.17	0.97	1.17	0.90	1.10
43	1.00	1.20	1.00	1.20	--	--	--	--	1.00	1.20	1.00	1.20	--	--	--	--
44	0.95	1.15	0.90	1.10	--	--	--	--	0.90	1.10	0.90	1.10	--	--	--	--
81	1.52	1.72	1.37	1.57	1.37	1.57	1.23	1.43	1.29	1.49	1.16	1.36	1.16	1.36	1.05	1.25
82	1.46	1.66	1.31	1.51	1.31	1.51	1.18	1.38	1.24	1.44	1.12	1.32	1.12	1.32	1.01	1.21
83	1.33	1.53	1.20	1.40	--	--	--	--	1.13	1.33	1.02	1.22	--	--	--	--
84	1.27	1.47	1.14	1.34	--	--	--	--	1.08	1.28	0.97	1.17	--	--	--	--

Notes: 1. The following apply:
Rule 204; Rule 205; Class Code Chart
2. The class factors may be adjusted for the following:
Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)
Driver Training Automobile Adjustment (Rule 410) (SFM Only)

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PRIVATE PASSENGER AGE ADJUSTMENT FACTORS

(See Rule 210)

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
16	0.23	N/A	N/A	0.00	0.00	0.09	0.00	0.00	0.00
17	0.23	N/A	N/A	0.10	0.10	0.09	0.05	0.00	0.00
18	0.23	N/A	N/A	-0.10	-0.10	0.09	-0.05	-0.15	-0.20
19	0.23	N/A	N/A	0.05	0.10	0.09	0.00	0.10	0.15
20	0.23	N/A	N/A	-0.05	-0.10	0.09	-0.10	-0.10	-0.15
21	0.23	N/A	N/A	-0.05	0.11	0.09	0.00	-0.10	0.11
22	0.20	N/A	N/A	-0.05	0.03	0.09	-0.10	-0.10	0.01
23	0.15	N/A	N/A	-0.05	-0.05	0.09	0.00	-0.10	-0.05
24	0.10	N/A	N/A	-0.05	-0.10	0.09	0.00	-0.10	-0.07
25	0.05	N/A	0.00	N/A	N/A	0.09	N/A	N/A	N/A
26	0.05	N/A	0.00	N/A	N/A	0.09	N/A	N/A	N/A
27	0.05	N/A	-0.01	N/A	N/A	0.09	N/A	N/A	N/A
28	0.03	N/A	-0.03	N/A	N/A	0.09	N/A	N/A	N/A
29	0.02	N/A	-0.05	N/A	N/A	0.09	N/A	N/A	N/A

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
30	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
31	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
32	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
33	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
34	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
35	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
36	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
37	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
38	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
39	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
40	0.00	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
41	-0.01	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
42	-0.02	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
43	-0.03	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A

Note: To determine premium, these factors are added to the private passenger class factors.

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PRIVATE PASSENGER AGE ADJUSTMENT FACTORS

(See Rule 210)

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
44	-0.04	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
45	-0.05	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
46	-0.06	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
47	-0.06	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
48	-0.07	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
49	-0.07	N/A	N/A	N/A	N/A	0.09	N/A	N/A	N/A
50	-0.07	N/A	N/A	N/A	N/A	0.06	N/A	N/A	N/A
51	-0.07	N/A	N/A	N/A	N/A	0.06	N/A	N/A	N/A
52	-0.07	N/A	N/A	N/A	N/A	0.05	N/A	N/A	N/A
53	-0.07	N/A	N/A	N/A	N/A	0.04	N/A	N/A	N/A
54	-0.07	N/A	N/A	N/A	N/A	0.03	N/A	N/A	N/A
55	-0.07	N/A	N/A	N/A	N/A	0.02	N/A	N/A	N/A
56	-0.07	N/A	N/A	N/A	N/A	0.00	N/A	N/A	N/A
57	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
58	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
59	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
60	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
61	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
62	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
63	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
64	-0.07	N/A	N/A	N/A	N/A	-0.02	N/A	N/A	N/A
65	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
66	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
67	-0.07	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	N/A
68	-0.07	N/A	N/A	N/A	N/A	0.00	N/A	N/A	N/A
69	-0.06	N/A	N/A	N/A	N/A	0.01	N/A	N/A	N/A
70	-0.05	N/A	N/A	N/A	N/A	0.02	N/A	N/A	N/A
71	-0.04	N/A	N/A	N/A	N/A	0.04	N/A	N/A	N/A

Note: To determine premium, these factors are added to the private passenger class factors.

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PRIVATE PASSENGER AGE ADJUSTMENT FACTORS

(See Rule 210)

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
72	-0.03	N/A	N/A	N/A	N/A	0.06	N/A	N/A	N/A
73	-0.02	N/A	N/A	N/A	N/A	0.08	N/A	N/A	N/A
74	-0.01	N/A	N/A	N/A	N/A	0.08	N/A	N/A	N/A
75	0.00	-0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	0.01	-0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	0.01	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	0.02	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	0.02	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	0.04	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	0.04	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	0.05	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	0.05	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	0.05	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	0.06	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Age	First Position of Class								
	1	2	3	4	5	6	7	8	9
86	0.06	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	0.06	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	0.07	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	0.07	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	0.07	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	0.07	-0.01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	0.08	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	0.08	0.02	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	0.08	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
95	0.08	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
96	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
97	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
98	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A
99	0.09	0.04	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Note: To determine premium, these factors are added to the private passenger class factors.

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COMMERCIAL

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Base Rate				
2. Class (See Below)				
3. Weight (See Below)				
4. Limits				
5. IRG/Deductible				
6. Age Group (See Below)				
7. Financial Responsibility Certification (Rule 110)				
Total Coverage Premium (See Note C Below)				

Notes:

A. Rates for ERS Coverage are shown in the Base Rates section. (Note C may apply.)
B. Uninsured Motor Vehicle and Underinsured Motor Vehicle Coverages are also available.
C. These rules may also apply in the order listed:
1. Tank Truck % (Note B1 in Comprehensive IRG Factor Section)
2. Over 50 Miles Surcharge (Rule 305)
3. Coal and Fuel % (Rule 305)
4. Trailer % (Rule 307)
5. Policy Term: Rule 102
Rule 801C
6. Fleet Modification (Rule 851)

CLASS	BIPD	MPC	COMP	COLL
1	0.25	0.50	0.50	0.50
5	1.00	1.00	1.00	1.00
4	1.75	1.15	1.05	1.55

WEIGHT	BIPD	MPC	COMP	COLL
Light	1.00	1.00	1.00	1.00
Medium	1.00	0.75	0.95	0.90
Heavy	1.15	0.75	0.95	0.90

AGE GROUP	COMP	COLL
1	1.00	1.00
2	0.92	0.95
3	0.86	0.90
4	0.76	0.85
5	0.66	0.80
6	0.66	0.75
7	0.65	0.70
8	0.65	0.65
9	0.60	0.50

version 2

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COMMERCIAL SEMIANNUAL BASE RATES

	25,000/50,000/25,000 BIPD		5,000 MPC	
Territory	**SFM**	**SFF&C**	**SFM**	**SFF&C**
1	162.60	284.60	8.50	14.90
2	133.00	232.80	7.00	12.30
3	103.90	181.80	6.10	10.70
4	100.40	175.70	7.10	12.40
5	120.10	210.20	7.30	12.80
6	130.50	228.40	8.10	14.20
8	106.90	187.10	6.90	12.10
9	144.20	252.40	8.70	15.20
11	110.70	193.70	7.10	12.40
12	141.30	247.30	9.80	17.20
13	117.60	205.80	9.20	16.10
14	106.70	186.70	8.10	14.20
15	70.60	123.60	6.20	10.90
16	89.80	157.20	8.40	14.70
17	78.50	137.40	7.80	13.70
18	115.90	202.80	7.20	12.60
19	115.90	202.80	8.10	14.20
20	124.90	218.60	6.70	11.70
51	120.10	210.20	7.10	12.40
56	120.10	210.20	8.10	14.20
76	117.70	206.00	8.40	14.70
113	115.70	202.50	8.50	14.90
123	95.90	167.80	9.60	16.80
136	114.80	200.90	8.40	14.70
141	110.70	193.70	7.10	12.40
154	86.20	150.90	7.60	13.30
155	86.20	150.90	7.30	12.80
157	72.60	127.10	7.60	13.30
166	95.90	167.80	9.60	16.80

	FULL COMP		100 COLL	
	SFM	**SFF&C**	**SFM**	**SFF&C**
All	34.00	59.50	34.80	60.90

Emergency Road Service
Class 1 (See Rule 604)

	SFM	**SFF&C**
All	2.40	4.20

version 2

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COMMERCIAL
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U),
UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND
UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)
(See Rule 602)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	COV U	COV U1	COV W
1. Base Rate (See Below)			
2. Limits (See Below)			
Total Coverage Premium (See Note A Below)			

Notes:

A. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851

B. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged. For limits higher than $1,000,000/$1,000,000 bodily injury and $1,000,000 property damage, refer to Company for acceptance.

C. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.

D. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.

E. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

25,000/50,000 Base Rates

	SFM	SFF&C
COV U	6.60	11.60
COV W	11.30	19.80

Limits (000) Factors

Limits	**COV U**	**COV W**
25/50	1.00	1.00
50/100	1.31	1.52
100/200	1.41	2.44
100/300	1.53	2.80
300/300	1.60	4.33
250/500	1.74	5.26
500/500	1.87	6.07
500/1000	2.85	6.92
1000/1000	3.18	8.66

25,000 COV U1 Base Rates

	SFM	SFF&C
Policy With Collision Coverage (For All Limits)	2.60	4.60
Policy Without Collision Coverage	6.40	11.20

COV U1 Limit (000) Factors for Policy Without Collision Coverage

25	50	100	150	200	250	300	500	750	1000
1.00	1.58	2.80	4.00	5.21	6.41	7.59	12.41	18.43	24.40

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COMMERCIAL LIMIT FACTORS

Bodily Injury Limits* (000)	Property Damage Limit (000)						
	25	50	100	250	500	750	1000
25/50	1.00	1.03	1.05	1.10	1.15	1.18	1.20
50/100	1.09	1.12	1.14	1.19	1.24	1.27	1.29
100/200	1.16	1.19	1.21	1.26	1.31	1.34	1.36
100/300	1.18	1.21	1.23	1.28	1.33	1.36	1.38
300/300	1.31	1.34	1.36	1.41	1.46	1.49	1.51
250/500	1.32	1.35	1.37	1.42	1.47	1.50	1.52
500/500	1.42	1.45	1.47	1.52	1.57	1.60	1.62
500/1000	1.48	1.51	1.53	1.58	1.63	1.66	1.68
750/1000	1.52	1.55	1.57	1.62	1.67	1.70	1.72
1000/1000	1.56	1.59	1.61	1.66	1.71	1.74	1.76

* Per Person/Per Accident

Medical Payments Coverage Limit

5,000	10,000	25,000	50,000	100,000
1.00	1.40	2.00	2.80	3.50

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COMMERCIAL COMPREHENSIVE IRG/DEDUCTIBLE FACTORS

		Deductible							
MSRP	**IRG**	**Full**	**50**	**100**	**200#**	**250**	**500**	**1000**	**2000**
$0 - 2,200	1	0.78	0.52	0.38	0.35	0.31	0.24	0.19	N/A
2,201 - 4,000	2	1.00	0.80	0.62	0.54	0.50	0.40	0.33	0.25
4,001 - 6,500	3	1.50	1.25	1.00	0.89	0.84	0.68	0.58	0.45
6,501 - 10,000	4	2.25	1.91	1.57	1.41	1.34	1.12	0.95	0.75
10,001 - 15,000	5	3.00	2.58	2.15	1.94	1.84	1.54	1.32	1.05
15,001 - 20,000	6	3.75	3.25	2.73	2.47	2.34	1.97	1.70	1.35
20,001 - 25,000	7	4.42	3.84	3.24	2.94	2.82	2.52	2.16	1.73
25,001 - 30,000	8	5.44	4.74	4.02	3.66	3.51	3.14	2.69	2.16
30,001 - 35,000	9	6.48	5.67	4.82	4.38	4.20	3.76	3.23	2.58
35,001 - 40,000	10	7.45	6.54	5.56	5.07	4.84	4.35	3.73	2.99
40,001 - 45,000	11	8.42	7.39	6.30	5.75	5.49	4.94	4.23	3.39
45,001 - 50,000	12	9.40	8.26	7.05	6.43	6.14	5.52	4.74	3.79
50,001 - 55,000	13	10.37	9.13	7.79	7.11	6.78	6.10	5.25	4.20
55,001 - 60,000	14	11.34	9.99	8.54	7.79	7.43	6.68	5.75	4.60
60,001 - 65,000	15	12.30	10.85	9.27	8.47	8.08	7.27	6.25	5.00
65,001 - 70,000	16	13.27	11.70	10.01	9.15	8.73	7.85	6.75	5.40
70,001 - 75,000	17	14.24	12.57	10.76	9.82	9.37	8.44	7.26	5.81
75,001 - 80,000	18	15.22	13.44	11.51	10.51	10.02	9.02	7.76	6.21

Increase the IRG 18 factor by 4% for each $5,000, or fraction thereof, by which the MSRP exceeds $80,000. For example, the IRG factor for an IRG 25 vehicle (MSRP between $110,001 and $115,000) is computed as 7 (the difference between 25 and 18) multiplied by 4%, resulting in 0.28. Add one (1.28) and multiply by the IRG 18 factor, rounding to the nearest penny.

SFM and SFF&C Renewal or Transfer of Coverage Only

Notes:

A. Use the MSRP of the body and the chassis to determine the IRG.

B. Full Comprehensive is not available on the following:

1. Tank trucks used for hauling flammable liquids other than fuel oil (deductible forms of comprehensive coverage may be written on trucks so used at 150% of the commercial premiums otherwise applicable).
2. Trucks used to haul sand, gravel, coal and other loose mineral products.

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COMMERCIAL COLLISION IRG/DEDUCTIBLE FACTORS

		Deductible						
MSRP	**IRG**	**50***	**100***	**200#**	**250**	**500**	**1000**	**2000**
$0 - 2,200	1	0.60	0.50	0.45	0.43	0.33	0.20	N/A
2,201 - 4,000	2	1.20	1.00	0.90	0.85	0.65	0.40	0.30
4,001 - 6,500	3	2.08	1.80	1.66	1.58	1.28	0.86	0.67
6,501 - 10,000	4	2.94	2.60	2.41	2.32	1.91	1.32	1.04
10,001 - 15,000	5	3.82	3.40	3.18	3.05	2.54	1.77	1.41
15,001 - 20,000	6	4.69	4.20	3.93	3.79	3.17	2.23	1.78
20,001 - 25,000	7	5.57	5.00	4.69	4.52	3.80	2.68	2.13
25,001 - 30,000	8	6.38	5.75	5.40	5.22	4.39	3.12	2.49
30,001 - 35,000	9	7.20	6.50	6.11	5.91	4.99	3.54	2.84
35,001 - 40,000	10	8.02	7.25	6.82	6.60	5.58	3.97	3.16
40,001 - 45,000	11	8.83	8.00	7.53	7.28	6.16	4.40	3.47
45,001 - 50,000	12	9.66	8.75	8.24	7.97	6.75	4.83	3.77
50,001 - 55,000	13	10.48	9.50	8.96	8.66	7.35	5.26	4.08
55,001 - 60,000	14	11.29	10.25	9.67	9.35	7.94	5.68	4.38
60,001 - 65,000	15	12.11	11.00	10.38	10.04	8.53	6.12	4.69
65,001 - 70,000	16	12.92	11.75	11.09	10.73	9.12	6.54	4.99
70,001 - 75,000	17	13.74	12.50	11.80	11.42	9.71	6.97	5.30
75,001 - 80,000	18	14.57	13.25	12.50	12.10	10.30	7.40	5.60

Increase the IRG 18 factor by 6% for each $5,000, or fraction thereof, by which the MSRP exceeds $80,000. For example, the IRG factor for an IRG 25 vehicle (MSRP between $110,001 and $115,000) is computed as 7 (the difference between 25 and 18) multiplied by 6%, resulting in 0.42. Add one (1.42) and multiply by the IRG 18 factor, rounding to the nearest penny.

SFM and SFF&C Renewal or Transfer of Coverage Only

* SFF&C Renewal or Transfer of Coverage Only

Note: Use the MSRP of the body and the chassis to determine the IRG.

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

SCHOOL BUS
State Farm Mutual Only

Round to nearest dollar after each step.

Annual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Base Rate				
2. Commercial Limits				
3. Church Bus % (See Note B Below)				
4. Spare Bus % (See Note C Below)				
5. Approved Other Use Premium (See Below)	+			
Total Coverage Premium (See Note D Below)				

Notes:

A. Rates for COV U, COV U1, and COV W are 200% of the commercial semiannual premium. (Notes B and D may apply, rounding to the nearest penny after each step.)

B. All coverages for church busses shall be 48% of the otherwise applicable class 2 school bus premiums. (See Rule 409.)

C. The bodily injury and property damage liability, medical payments, and collision coverage premiums for spare or substitute school busses shall be 30% of the otherwise applicable class 1 premiums. Other coverages are available at 100% of the class 1 premiums. (See Rule 408B.)

D. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Approved Other Use (See Rule 408A)

Annual Mileage	Premium
1 - 500	8.00
More than 500	1.60 Per 100 Miles

Note: Do not round after this step.

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SCHOOL BUS ANNUAL BASE RATES

State Farm Mutual Only

25,000/50,000/25,000 BIPD

	Seating Capacity					
	1 - 30		31 - 60		Over 60	
	Class		Class		Class	
Territory	1	2	1	2	1	2
1	182	201	215	236	429	472
2	149	164	176	193	351	387
3	120	132	141	155	283	311
4	116	128	137	150	273	301
5	135	148	159	174	317	349
6	149	164	176	193	351	386
8	120	132	141	155	282	310
9	167	183	196	216	392	431
11	128	141	151	166	301	331
12	163	180	192	211	384	423
13	136	150	160	176	320	352
14	123	136	145	160	290	319
15	81	89	96	105	191	211
16	104	114	122	134	244	269
17	88	97	104	114	207	228
18	130	143	153	168	306	337
19	130	143	153	168	306	337
20	144	159	170	187	340	374
51	135	148	159	174	317	349
56	135	148	159	174	317	349
76	132	146	156	171	311	343
113	130	143	153	168	306	336
123	108	118	127	139	253	278
136	129	142	152	167	303	334
141	128	141	151	166	301	331
154	97	107	114	125	228	251
155	97	107	114	125	228	251
157	84	92	99	109	198	217
166	108	118	127	139	253	278

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Medical Payments Coverage

	Seating Capacity					
	1 - 30		31 - 60		Over 60	
	Class		Class		Class	
Limit	1	2	1	2	1	2
500#	2	2	2	2	3	3
1,000	3	4	3	4	5	6
2,000	5	6	5	6	8	8
3,000	6	6	6	6	9	9
5,000	7	7	7	7	10	11
10,000	10	10	10	10	14	16
25,000	14	15	14	15	20	22

Renewal or Transfer of Coverage Only

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SCHOOL BUS
State Farm Mutual Only
COMPREHENSIVE COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible											
			Full		100		250		500		1000		2000	
			Class		Class		Class		Class		Class		Class	
			1	2	1	2	1	2	1	2	1	2	1	2
$0 - 3,000	1	1	24	27	14	15	10	11	9	10	7	8	6	7
		2-3	19	21	11	12	8	9	7	8	6	6	5	6
		4-8	15	17	9	10	7	7	6	6	5	5	4	5
		9	15	17	9	10	7	7	6	6	5	5	4	4
3,001 - 4,000	2	1	29	31	20	22	15	16	12	14	10	11	9	10
		2-3	23	25	16	18	12	13	10	11	8	9	7	8
		4-8	18	20	13	14	9	10	8	9	7	7	6	6
		9	18	20	13	14	9	10	8	9	6	7	6	6
4,001 - 6,500	3	1	41	45	30	33	22	24	19	21	15	17	14	15
		2-3	33	36	24	26	18	20	15	17	12	14	11	12
		4-8	26	29	19	21	14	16	12	13	10	11	9	10
		9	26	28	19	21	14	15	12	13	10	11	9	10

Note: To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar.

Deductible	Factor	Applied to Deductible
50 Comprehensive	1.10	100 Comprehensive

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SCHOOL BUS
State Farm Mutual Only
COMPREHENSIVE COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible											
			Full		100		250		500		1000		2000	
			Class		Class		Class		Class		Class		Class	
			1	2	1	2	1	2	1	2	1	2	1	2
$6,501 - 10,000	4	1	59	65	45	49	33	37	29	31	23	26	21	23
		2-3	48	52	36	39	27	29	23	25	19	20	17	18
		4-8	38	42	29	32	21	23	18	20	15	16	13	15
		9	37	41	28	31	21	23	18	20	15	16	13	15
10,001 - 14,000	5	1	81	90	65	72	51	56	44	48	36	39	32	35
		2-3	65	72	52	57	41	45	35	39	29	32	26	28
		4-8	52	57	42	46	33	36	28	31	23	25	21	23
		9	51	56	41	45	32	36	28	30	23	25	20	22
14,001 - 19,000	6	1	110	121	88	97	69	76	59	65	48	53	44	48
		2-3	88	97	70	77	55	61	48	52	39	43	35	39
		4-8	70	77	56	62	44	49	38	42	31	34	28	31
		9	69	76	55	61	44	48	37	41	30	34	28	30

Note: To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar.

Deductible	Factor	Applied to Deductible
50 Comprehensive	1.10	100 Comprehensive

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COMPREHENSIVE COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible											
			Full		100		250		500		1000		2000	
			Class		Class		Class		Class		Class		Class	
			1	2	1	2	1	2	1	2	1	2	1	2
$19,001 - 24,000	7	1	139	152	114	125	94	104	80	88	66	72	59	65
		2-3	111	122	91	100	75	83	64	70	53	58	47	52
		4-8	89	98	73	80	60	66	51	56	42	46	38	42
		9	87	96	72	79	59	65	50	55	41	46	37	41
24,001 - 29,000	8	1	177	195	148	163	124	136	101	111	84	93	76	84
		2-3	142	156	118	130	99	109	81	89	67	74	61	67
		4-8	113	125	95	104	79	87	65	71	54	59	49	54
		9	112	123	93	102	78	86	64	70	53	58	48	53
29,001 - 34,000	9	1	218	240	184	202	152	168	125	137	104	114	94	103
		2-3	174	192	147	162	122	134	100	110	83	91	75	82
		4-8	139	153	118	129	98	107	80	88	66	73	60	66
		9	137	151	116	127	96	106	79	86	65	72	59	65

Note: Increase the IRG 9 premium by 15% for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000. For example, the premium for an IRG 11 bus (MSRP between $39,001 and $44,000) is computed as 2 (the difference between 11 and 9) multiplied by 15%, resulting in 0.30. Add one (1.30) and multiply by the IRG 9 premium, rounding to the nearest dollar.
To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar.

Deductible	Factor	Applied to Deductible
50 Comprehensive	1.10	100 Comprehensive

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SCHOOL BUS
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COLLISION COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible 50 Class 1	50 Class 2	100 Class 1	100 Class 2	250 Class 1	250 Class 2	500 Class 1	500 Class 2	1000 Class 1	1000 Class 2	2000 Class 1	2000 Class 2
$0 - 3,000	1	1	20	22	18	20	17	18	15	16	8	9	7	7
		2-3	16	18	14	16	13	15	12	13	6	7	5	6
		4-8	13	14	12	13	11	12	10	11	5	6	4	5
		9	12	13	11	12	10	11	9	10	5	5	4	4
3,001 - 4,000	2	1	27	30	24	26	22	24	20	22	11	12	9	10
		2-3	22	24	19	21	18	19	16	18	9	10	7	8
		4-8	17	19	15	17	14	16	13	14	7	8	6	6
		9	16	18	14	16	13	15	12	13	6	7	5	6
4,001 - 6,500	3	1	39	43	35	38	30	33	27	30	15	16	12	13
		2-3	32	35	28	30	24	27	22	24	12	13	10	11
		4-8	25	28	22	24	19	21	18	19	10	10	8	9
		9	24	26	21	23	18	20	16	18	9	10	7	8

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SCHOOL BUS
State Farm Mutual Only
COLLISION COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible 50 Class 1	50 Class 2	100 Class 1	100 Class 2	250 Class 1	250 Class 2	500 Class 1	500 Class 2	1000 Class 1	1000 Class 2	2000 Class 1	2000 Class 2
$6,501 - 10,000	4	1	54	59	47	51	42	46	38	42	21	23	17	19
		2-3	43	47	37	41	34	37	30	33	16	18	14	15
		4-8	34	38	30	33	27	30	24	27	13	14	11	12
		9	32	35	28	31	25	28	23	25	12	14	10	11
10,001 - 14,000	5	1	67	74	60	66	55	61	50	55	27	30	22	24
		2-3	54	59	48	53	44	49	40	44	22	24	18	20
		4-8	43	47	38	42	35	39	32	35	17	19	14	16
		9	40	44	36	40	33	36	30	33	16	18	13	15
14,001 - 19,000	6	1	84	92	75	83	69	76	62	68	34	37	28	31
		2-3	67	74	60	66	55	61	50	55	27	30	22	24
		4-8	54	59	48	53	44	49	40	44	22	24	18	20
		9	50	55	45	50	41	46	37	41	20	22	17	18

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SCHOOL BUS
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COLLISION COVERAGE ANNUAL PREMIUMS

MSRP	IRG	Age Group	Deductible 50 Class 1	50 Class 2	100 Class 1	100 Class 2	250 Class 1	250 Class 2	500 Class 1	500 Class 2	1000 Class 1	1000 Class 2	2000 Class 1	2000 Class 2
$19,001 - 24,000	7	1	97	107	90	99	83	92	76	84	43	48	34	38
		2-3	78	86	72	79	67	73	61	67	35	38	28	30
		4-8	62	69	58	63	53	59	49	53	28	30	22	24
		9	58	64	54	59	50	55	46	50	26	29	21	23
24,001 - 29,000	8	1	116	128	104	115	97	107	89	98	52	57	41	45
		2-3	93	102	83	92	78	86	71	78	42	46	33	36
		4-8	74	82	67	73	62	68	57	63	33	37	26	29
		9	70	77	63	69	58	64	53	59	31	34	24	27
29,001 - 34,000	9	1	133	146	119	131	112	123	102	112	61	67	47	52
		2-3	106	117	95	105	89	98	82	90	49	54	38	42
		4-8	85	93	76	84	72	79	65	72	39	43	30	33
		9	80	88	72	79	67	74	61	67	37	40	28	31

Note: Increase the IRG 9 premium by 12% for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000. For example, the premium for an IRG 11 bus (MSRP between $39,001 and $44,000) is computed as 2 (the difference between 11 and 9) multiplied by 12%, resulting in 0.24. Add one (1.24) and multiply by the IRG 9 premium, rounding to the nearest dollar.

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ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS -- LIMITED USE

(See Rule 406)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Private Passenger Base Rate				
2. Private Passenger Limits				
3. Private Passenger IRG/Deductible*				
4. Private Passenger Model Year				
5. Financial Responsibility Certification (Rule 110)				
6. Liability Rating Group				
7. Passive Restraint/Vehicle Safety Discount				
8. Antique/Classic % (See Below)				
9. Private Passenger Territory				
10. Minimum Premium ($20.00)				
Total Coverage Premium (See Note C Below)				

Notes:

A. SFF&C premiums are calculated using the Ineligible for STAR Plan rates.
B. Rates for ERS, R1, S, and T Coverages are 100% of the private passenger premiums. (Note C may apply.)
C. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851
D. Class Rating Factors do not apply.
E. All forms of comprehensive and collision coverages normally available to the type of vehicle being insured may be written except for Full Coverage Comprehensive.

*IRG DETERMINATION

Stated Amount Value	IRG	Stated Amount Value	IRG
$0 - 2,200	1	16,001 - 18,000	14
2,201 - 3,000	2	18,001 - 20,000	15
3,001 - 4,000	3	20,001 - 22,000	16
4,001 - 5,000	4	22,001 - 24,000	17
5,001 - 6,000	5	24,001 - 26,000	18
6,001 - 7,000	6	26,001 - 28,000	19
7,001 - 8,000	7	28,001 - 30,000	20
8,001 - 9,000	8	30,001 - 33,000	21
9,001 - 10,000	9	33,001 - 36,000	22
10,001 - 11,000	10	36,001 - 40,000	23
11,001 - 12,000	11	40,001 - 45,000	24
12,001 - 14,000	12	45,001 - 50,000	25
14,001 - 16,000	13		

For each $5,000 increment, or fraction thereof, by which the value exceeds $50,000 increase the IRG by one.

ANTIQUE/CLASSIC %

Coverages	Antiques	Classics & Replicas
BIPD	10%	12%
MPC	10%	17%
COMP	65%	140%
COLL	17%	40%
COV U#	22%	50%
COV U1#	22%	50%
COV W#	22%	50%

Percentage of the single automobile private passenger premium.

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MOTOR HOMES, TRUCK OR VAN CAMPERS

Insured Under an Annual Automobile Policy
(See Rule 401)

Round to nearest penny after each step.

Annual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Private Passenger Base Rate				
2. Private Passenger Limits				
3. Private Passenger IRG/Deductible**				
4. Private Passenger Model Year				
5. Passive Restraint Discount				
6. Motor Home % (See Below)				
7. Private Passenger Territory				
8. Private Passenger Class (Single Car, No Discounts)*				
Total Coverage Premium (See Note C Below)				

* Include: Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)

Notes:

A. SFF&C premiums are calculated using the Ineligible for STAR Plan rates.
B. Rates for Emergency Road Service Coverage are shown below. (Note C may apply.)
C. Fleet Modification Factor (Rule 851) may also apply.
D. Motor homes do serve to qualify an insured private passenger automobile under the provision of the Multiple Automobiles Discount Rule.
E. Class Codes 2 and 6 shall not apply.
F. Rule 207 shall not apply.
G. See Rule 401 to determine when these vehicles shall be rated on a semiannual policy.

EMERGENCY ROAD SERVICE
(See Rule 604)

SFM	SFF&C
8.80	15.40

MOTOR HOME %

BIPD	36%	COV U1#	60%
MPC	36%	COV W#	60%
COMP	210%	R1#	100%
COLL	55%	S#	200%
COV U#	60%	T#	200%

Percentage of single automobile private passenger semiannual premium. (Note C may apply.)

**** IRG DETERMINATION**

MSRP@	IRG	MSRP@	IRG	MSRP@	IRG
$0 - 2,200	1	26,001 - 28,000	19	105,001 - 110,000	37
2,201 - 3,000	2	28,001 - 30,000	20	110,001 - 115,000	38
3,001 - 4,000	3	30,001 - 33,000	21	115,001 - 120,000	39
4,001 - 5,000	4	33,001 - 36,000	22	120,001 - 125,000	40
5,001 - 6,000	5	36,001 - 40,000	23	125,001 - 130,000	41
6,001 - 7,000	6	40,001 - 45,000	24	130,001 - 135,000	42
7,001 - 8,000	7	45,001 - 50,000	25	135,001 - 140,000	43
8,001 - 9,000	8	50,001 - 55,000	26	140,001 - 145,000	44
9,001 - 10,000	9	55,001 - 60,000	27	145,001 - 150,000	45
10,001 - 11,000	10	60,001 - 65,000	28	150,001 - 155,000	46
11,001 - 12,000	11	65,001 - 70,000	29	155,001 - 160,000	47
12,001 - 14,000	12	70,001 - 75,000	30	160,001 - 165,000	48
14,001 - 16,000	13	75,001 - 80,000	31	165,001 - 170,000	49
16,001 - 18,000	14	80,001 - 85,000	32	170,001 - 175,000	50
18,001 - 20,000	15	85,001 - 90,000	33	175,001 - 180,000	51
20,001 - 22,000	16	90,001 - 95,000	34	180,001 - 185,000	52
22,001 - 24,000	17	95,001 - 100,000	35	185,001 - 190,000	53
24,001 - 26,000	18	100,001 - 105,000	36		

For each $5,000 increment, or fraction thereof, by which the MSRP exceeds $190,000 increase the IRG by one.

@ Use the MSRP of the entire vehicle, including living quarters.

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MOTORCYCLES AND MOTORSCOOTERS

(See Rule 404)

Round to nearest penny after each step.

Semiannual Premium — Multiply unless otherwise indicated

	BIPD	MPC	COMP	COLL
1. Private Passenger Base Rate				
2. Private Passenger Limits				
3. Private Passenger IRG/Deductible (IRG 5)				
4. Private Passenger Model Year				
5. Motorcycle % (See Below)				
6. Private Passenger Territory				
Total Coverage Premium (See Note D Below)				

Notes:

A. SFF&C premiums are calculated using the Ineligible for STAR Plan rates.

B. Rates for COV U, COV U1, and COV W are 170% of the single automobile private passenger premium. (Note D may apply.)

C. The semiannual premium for No-Fault Death Indemnity, Dismemberment, and Loss of Sight and No-Fault Total Disability Coverages shall be 200% of the semiannual rate applicable for private passenger automobiles. Coverage is limited to the minimum required under the Arkansas no-fault law. (Note D may apply.)

D. These rules may also apply in the order listed:
Rule 102; Rule 801C; Rule 851

MOTORCYCLE %

Engine Displacement in cubic centimeters (cc)*	Rating Group	All Owners or Principal Operators are At Least 25 or Married Females		An Owner or Principal Operator, Other than a Married Female, is Under Age 25: Rated Driver on Auto Policy		An Owner or Principal Operator, Other than a Married Female, is Under Age 25: Not Rated on Auto Policy	
Bodily Injury and Property Damage Liability							
0 - 300	1-3	7%		27%		62%	
301 - 600	4-5	15%		60%		137%	
Over 600	6-9	21%		85%		196%	
$5,000 Medical Payments							
0 - 300	1-3	130%		350%		550%	
301 - 600	4-5	195%		450%		700%	
Over 600	6-9	195%		450%		700%	
Physical Damage Coverages**							
		COMP	COLL	COMP	COLL	COMP	COLL
0 - 100	1	70%	63%	300%	300%	540%	689%
101 - 200	2	90%	66%	427%	428%	560%	714%
201 - 300	3	93%	68%	442%	444%	580%	740%
301 - 450	4	115%	85%	549%	551%	720%	918%
451 - 600	5	205%	150%	975%	979%	1280%	1632%
601 - 750	6	224%	165%	1067%	1071%	1400%	1785%
751 - 900	7	250%	183%	1189%	1193%	1560%	1989%
901 - 1000	8	451%	331%	2149%	2157%	2820%	3596%
Over 1000	9	320%	235%	1524%	1530%	2000%	2550%

* If engine is turbo-charged, use two times the displacement.

** Full Coverage Comprehensive is not available.

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(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$0 - 750	1	1	8	5	3	N/A	N/A	N/A	4	3	2	N/A	N/A	N/A
		2	7	4	3	N/A	N/A	N/A	3	3	2	N/A	N/A	N/A
		3	7	4	3	N/A	N/A	N/A	3	3	2	N/A	N/A	N/A
		4	6	3	2	N/A	N/A	N/A	3	2	2	N/A	N/A	N/A
		5	6	3	2	N/A	N/A	N/A	3	2	2	N/A	N/A	N/A
751 - 1,500	2	1	13	10	6	6	N/A	N/A	6	5	4	3	N/A	N/A
		2	12	9	6	5	N/A	N/A	6	5	4	3	N/A	N/A
		3	12	9	6	5	N/A	N/A	6	5	4	3	N/A	N/A
		4	9	7	4	4	N/A	N/A	4	4	3	2	N/A	N/A
		5	9	7	4	4	N/A	N/A	4	4	3	2	N/A	N/A
1,501 - 2,250	3	1	19	14	10	9	7	N/A	9	8	6	4	3	N/A
		2	17	13	9	8	6	N/A	8	7	5	4	2	N/A
		3	17	13	9	8	6	N/A	8	7	5	4	2	N/A
		4	13	10	7	6	5	N/A	6	5	4	3	2	N/A
		5	13	10	7	6	5	N/A	6	5	4	3	2	N/A
2,251 - 3,000	4	1	27	20	13	12	10	8	13	11	9	6	4	2
		2	24	18	12	11	9	7	11	10	8	5	3	2
		3	24	18	12	11	9	7	11	10	8	5	3	2
		4	19	14	9	8	7	6	9	7	6	4	2	2
		5	19	14	9	8	7	6	9	7	6	4	2	2

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$3,001 - 4,500	5	1	38	29	19	17	14	12	18	15	12	8	5	4
		2	35	26	17	16	13	10	16	14	11	8	5	3
		3	35	26	17	16	13	10	16	14	11	8	5	3
		4	27	20	13	12	10	8	13	11	9	6	4	3
		5	27	20	13	12	10	8	13	11	9	6	4	3
4,501 - 6,000	6	1	52	40	28	26	21	18	25	21	18	13	8	6
		2	47	36	25	23	19	16	22	19	16	11	8	6
		3	47	36	25	23	19	16	22	19	16	11	8	6
		4	36	28	20	18	15	12	17	15	12	9	6	4
		5	36	28	20	18	15	12	17	15	12	9	6	4
6,001 - 7,500	7	1	65	52	37	34	29	24	32	27	23	17	12	9
		2	59	47	33	31	26	21	28	25	21	15	10	8
		3	59	47	33	31	26	21	28	25	21	15	10	8
		4	46	36	26	24	20	17	22	19	16	12	8	6
		5	46	36	26	24	20	17	22	19	16	12	8	6
7,501 - 9,000	8	1	79	63	46	42	36	30	38	33	28	21	15	11
		2	71	57	41	38	32	27	34	30	25	19	13	10
		3	71	57	41	38	32	27	34	30	25	19	13	10
		4	55	44	32	30	25	21	27	23	20	15	10	8
		5	55	44	32	30	25	21	27	23	20	15	10	8

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$9,001 - 11,000	9	1	92	75	55	51	43	36	45	40	34	26	18	14
		2	83	67	50	46	39	33	40	36	30	23	16	12
		3	83	67	50	46	39	33	40	36	30	23	16	12
		4	65	52	39	35	30	25	31	28	24	18	13	9
		5	65	52	39	35	30	25	31	28	24	18	13	9
11,001 - 13,000	10	1	106	86	64	59	50	43	51	46	39	30	21	16
		2	95	78	58	53	45	38	46	41	35	27	19	14
		3	95	78	58	53	45	38	46	41	35	27	19	14
		4	74	60	45	41	35	30	36	32	27	21	15	11
		5	74	60	45	41	35	30	36	32	27	21	15	11
13,001 - 15,000	11	1	119	98	73	67	58	49	58	52	45	34	24	18
		2	107	88	66	61	52	44	52	47	40	31	22	17
		3	107	88	66	61	52	44	52	47	40	31	22	17
		4	83	69	51	47	40	34	41	36	31	24	17	13
		5	83	69	51	47	40	34	41	36	31	24	17	13
15,001 - 17,000	12	1	132	109	82	76	65	55	65	58	50	39	27	21
		2	119	98	74	68	59	49	58	52	45	35	25	19
		3	119	98	74	68	59	49	58	52	45	35	25	19
		4	93	77	57	53	46	38	45	40	35	27	19	15
		5	93	77	57	53	46	38	45	40	35	27	19	15

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$17,001 - 19,000	13	1	146	121	91	84	72	61	71	64	55	43	31	23
		2	131	109	82	76	65	55	64	57	50	39	27	21
		3	131	109	82	76	65	55	64	57	50	39	27	21
		4	102	85	64	59	51	43	50	45	39	30	21	16
		5	102	85	64	59	51	43	50	45	39	30	21	16
19,001 - 21,000	14	1	157	131	99	91	79	66	77	70	60	47	33	25
		2	142	118	89	82	71	60	69	63	54	42	30	23
		3	142	118	89	82	71	60	69	63	54	42	30	23
		4	110	92	69	64	55	47	54	49	42	33	23	18
		5	110	92	69	64	55	47	54	49	42	33	23	18
21,001 - 23,000	15	1	169	141	106	98	85	72	83	76	65	50	36	27
		2	152	127	96	88	76	65	75	68	58	45	32	25
		3	152	127	96	88	76	65	75	68	58	45	32	25
		4	118	99	74	69	59	50	58	53	45	35	25	19
		5	118	99	74	69	59	50	58	53	45	35	25	19
23,001 - 25,000	16	1	180	151	114	105	91	77	88	82	69	54	39	30
		2	162	136	102	95	82	69	80	74	62	49	35	27
		3	162	136	102	95	82	69	80	74	62	49	35	27
		4	126	105	80	74	64	54	62	57	49	38	27	21
		5	126	105	80	74	64	54	62	57	49	38	27	21

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$25,001 - 27,000	17	1	192	160	122	113	97	82	94	88	74	58	41	32
		2	173	144	109	101	87	74	85	79	67	52	37	28
		3	173	144	109	101	87	74	85	79	67	52	37	28
		4	134	112	85	79	68	58	66	62	52	40	29	22
		5	134	112	85	79	68	58	66	62	52	40	29	22
27,001 - 29,000	18	1	204	170	129	120	103	88	100	94	79	61	44	34
		2	183	153	116	108	93	79	90	85	71	55	40	30
		3	183	153	116	108	93	79	90	85	71	55	40	30
		4	142	119	90	84	72	61	70	66	55	43	31	24
		5	142	119	90	84	72	61	70	66	55	43	31	24
29,001 - 31,000	19	1	215	180	137	127	110	93	105	100	83	65	47	36
		2	194	162	123	114	99	84	95	90	75	59	42	32
		3	194	162	123	114	99	84	95	90	75	59	42	32
		4	151	126	96	89	77	65	74	70	58	46	33	25
		5	151	126	96	89	77	65	74	70	58	46	33	25
31,001 - 33,000	20	1	227	190	145	134	116	98	111	106	88	69	49	38
		2	204	171	130	121	104	89	100	96	79	62	45	34
		3	204	171	130	121	104	89	100	96	79	62	45	34
		4	159	133	101	94	81	69	78	74	61	48	35	26
		5	159	133	101	94	81	69	78	74	61	48	35	26

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$33,001 - 37,000	21-22	1	242	203	155	144	124	105	119	114	94	74	53	41
		2	218	183	139	129	112	95	107	103	85	66	48	37
		3	218	183	139	129	112	95	107	103	85	66	48	37
		4	169	142	108	101	87	74	83	80	66	52	37	28
		5	169	142	108	101	87	74	83	80	66	52	37	28
37,001 - 41,000	23-24	1	257	216	165	153	132	113	126	122	100	79	57	43
		2	232	195	149	138	119	101	114	109	90	71	51	39
		3	232	195	149	138	119	101	114	109	90	71	51	39
		4	180	151	116	107	93	79	88	85	70	55	40	30
		5	180	151	116	107	93	79	88	85	70	55	40	30
41,001 - 45,000	25-26	1	273	230	175	163	141	120	134	129	106	84	60	46
		2	245	207	158	146	127	108	120	116	96	75	54	42
		3	245	207	158	146	127	108	120	116	96	75	54	42
		4	191	161	123	114	99	84	94	90	74	58	42	32
		5	191	161	123	114	99	84	94	90	74	58	42	32
45,001 - 49,000	27-28	1	288	243	186	172	149	127	141	137	113	89	64	49
		2	259	219	167	155	134	114	127	123	101	80	58	44
		3	259	219	167	155	134	114	127	123	101	80	58	44
		4	202	170	130	121	104	89	99	96	79	62	45	34
		5	202	170	130	121	104	89	99	96	79	62	45	34

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES
(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$49,001 - 53,000	29-30	1	303	255	195	181	157	133	149	144	118	93	67	52
		2	272	230	176	163	141	120	134	129	106	84	61	46
		3	272	230	176	163	141	120	134	129	106	84	61	46
		4	212	179	137	127	110	93	104	101	83	65	47	36
		5	212	179	137	127	110	93	104	101	83	65	47	36
53,001 - 57,000	31-32	1	317	268	205	190	165	140	156	150	124	98	71	54
		2	285	241	184	171	148	126	140	135	112	88	64	49
		3	285	241	184	171	148	126	140	135	112	88	64	49
		4	222	187	143	133	115	98	109	105	87	68	49	38
		5	222	187	143	133	115	98	109	105	87	68	49	38
57,001 - 61,000	33-34	1	331	280	214	199	173	147	163	157	130	102	74	57
		2	298	252	193	179	155	132	147	142	117	92	67	51
		3	298	252	193	179	155	132	147	142	117	92	67	51
		4	232	196	150	139	121	103	114	110	91	72	52	40
		5	232	196	150	139	121	103	114	110	91	72	52	40
61,001 - 65,000	35-36	1	346	292	224	208	180	153	170	164	136	107	77	59
		2	311	263	202	187	162	138	153	148	122	96	70	53
		3	311	263	202	187	162	138	153	148	122	96	70	53
		4	242	204	157	146	126	107	119	115	95	75	54	42
		5	242	204	157	146	126	107	119	115	95	75	54	42

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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(Other than Travel and Camping Trailers Insured Under a Recreational Vehicle Policy)

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50	100	250	500	1000	2000
$65,001 - 69,000	37-38	1	360	305	234	217	188	160	177	171	142	112	81	62
		2	324	274	210	195	169	144	159	154	127	101	73	56
		3	324	274	210	195	169	144	159	154	127	101	73	56
		4	252	213	164	152	132	112	124	120	99	78	57	43
		5	252	213	164	152	132	112	124	120	99	78	57	43
69,001 - 73,000	39-40	1	374	317	243	226	196	167	184	178	147	116	84	65
		2	337	285	219	203	176	150	166	160	133	105	76	58
		3	337	285	219	203	176	150	166	160	133	105	76	58
		4	262	222	170	158	137	117	129	124	103	81	59	45
		5	262	222	170	158	137	117	129	124	103	81	59	45
73,001 - 77,000	41-42	1	389	329	253	235	204	173	191	185	153	121	88	67
		2	350	296	228	211	183	156	172	166	138	109	79	60
		3	350	296	228	211	183	156	172	166	138	109	79	60
		4	272	230	177	164	143	121	134	129	107	85	61	47
		5	272	230	177	164	143	121	134	129	107	85	61	47
77,001 - 81,000	43-44	1	403	342	262	244	211	180	198	192	159	125	91	70
		2	363	307	236	219	190	162	178	172	143	113	82	63
		3	363	307	236	219	190	162	178	172	143	113	82	63
		4	282	239	184	171	148	126	139	134	111	88	64	49
		5	282	239	184	171	148	126	139	134	111	88	64	49

Notes:

A. Increase the IRG 44 premium by 3% for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or fraction thereof, by which the MSRP exceeds $81,000 increase the IRG by one.

B. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

C. The minimum premium for Comprehensive and Collision coverages is $1.00.

D. Rates for ERS are 100% of the private passenger premium. (Note E may apply.)

E. These rules may also apply in the order listed (round to the nearest penny after each step):
Rule 102; Rule 801C; Rule 851

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STATE FARM FIRE AND CASUALTY COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$0 - 750	1	1	14	8	5	N/A	N/A	N/A	7	6	4	N/A	N/A	N/A
		2	13	7	5	N/A	N/A	N/A	6	5	4	N/A	N/A	N/A
		3	13	7	5	N/A	N/A	N/A	6	5	4	N/A	N/A	N/A
		4	10	6	4	N/A	N/A	N/A	5	4	3	N/A	N/A	N/A
		5	10	6	4	N/A	N/A	N/A	5	4	3	N/A	N/A	N/A
751 - 1,500	2	1	24	17	11	10	N/A	N/A	11	9	7	5	N/A	N/A
		2	21	15	10	9	N/A	N/A	10	8	7	4	N/A	N/A
		3	21	15	10	9	N/A	N/A	10	8	7	4	N/A	N/A
		4	16	12	8	7	N/A	N/A	8	7	5	3	N/A	N/A
		5	16	12	8	7	N/A	N/A	8	7	5	3	N/A	N/A
1,501 - 2,250	3	1	34	25	17	15	12	N/A	16	13	11	7	4	N/A
		2	30	23	15	14	11	N/A	14	12	10	7	4	N/A
		3	30	23	15	14	11	N/A	14	12	10	7	4	N/A
		4	24	18	12	11	9	N/A	11	9	7	5	3	N/A
		5	24	18	12	11	9	N/A	11	9	7	5	3	N/A
2,251 - 3,000	4	1	47	35	24	21	17	14	22	19	15	10	6	4
		2	42	32	21	19	16	13	20	17	13	9	6	4
		3	42	32	21	19	16	13	20	17	13	9	6	4
		4	33	25	16	15	12	10	16	13	10	7	4	3
		5	33	25	16	15	12	10	16	13	10	7	4	3

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$3,001 - 4,500	5	1	67	50	34	30	25	20	32	27	21	15	9	7
		2	60	45	30	27	22	18	29	24	19	13	8	6
		3	60	45	30	27	22	18	29	24	19	13	8	6
		4	47	35	24	21	17	14	22	19	15	10	7	5
		5	47	35	24	21	17	14	22	19	15	10	7	5
4,501 - 6,000	6	1	91	71	49	45	38	31	43	37	31	22	15	11
		2	82	64	44	40	34	28	39	34	28	20	13	10
		3	82	64	44	40	34	28	39	34	28	20	13	10
		4	64	49	35	31	26	22	30	26	21	16	10	8
		5	64	49	35	31	26	22	30	26	21	16	10	8
6,001 - 7,500	7	1	114	91	65	60	50	42	55	48	40	30	20	15
		2	103	82	58	54	45	37	50	43	36	27	18	14
		3	103	82	58	54	45	37	50	43	36	27	18	14
		4	80	64	45	42	35	29	39	34	28	21	14	11
		5	80	64	45	42	35	29	39	34	28	21	14	11
7,501 - 9,000	8	1	138	111	81	74	63	53	67	59	50	37	26	19
		2	124	100	73	67	57	48	60	53	45	34	23	17
		3	124	100	73	67	57	48	60	53	45	34	23	17
		4	96	78	56	52	44	37	47	41	35	26	18	14
		5	96	78	56	52	44	37	47	41	35	26	18	14

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$9,001 - 11,000	9	1	161	131	96	89	76	64	78	69	59	45	31	24
		2	145	118	87	80	68	57	70	62	53	40	28	21
		3	145	118	87	80	68	57	70	62	53	40	28	21
		4	113	92	68	62	53	44	55	48	41	31	22	17
		5	113	92	68	62	53	44	55	48	41	31	22	17
11,001 - 13,000	10	1	185	151	112	103	88	74	90	80	69	52	37	28
		2	166	136	101	93	79	67	81	72	62	47	33	25
		3	166	136	101	93	79	67	81	72	62	47	33	25
		4	129	106	78	72	62	52	63	56	48	37	26	20
		5	129	106	78	72	62	52	63	56	48	37	26	20
13,001 - 15,000	11	1	208	171	128	118	101	85	102	90	78	60	42	32
		2	187	154	115	106	91	77	91	81	70	54	38	29
		3	187	154	115	106	91	77	91	81	70	54	38	29
		4	146	120	89	83	71	60	71	63	55	42	30	23
		5	146	120	89	83	71	60	71	63	55	42	30	23
15,001 - 17,000	12	1	232	192	143	132	114	96	113	101	87	67	48	36
		2	209	172	129	119	102	87	102	91	79	61	43	33
		3	209	172	129	119	102	87	102	91	79	61	43	33
		4	162	134	100	93	80	67	79	71	61	47	34	26
		5	162	134	100	93	80	67	79	71	61	47	34	26

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$17,001 - 19,000	13	1	255	212	159	147	127	107	125	112	97	75	53	41
		2	230	191	143	132	114	96	112	101	87	68	48	37
		3	230	191	143	132	114	96	112	101	87	68	48	37
		4	179	148	111	103	89	75	87	78	68	53	37	28
		5	179	148	111	103	89	75	87	78	68	53	37	28
19,001 - 21,000	14	1	276	229	172	160	137	116	135	122	105	81	58	44
		2	248	206	155	144	124	105	121	110	94	73	52	40
		3	248	206	155	144	124	105	121	110	94	73	52	40
		4	193	160	121	112	96	81	94	86	73	57	41	31
		5	193	160	121	112	96	81	94	86	73	57	41	31
21,001 - 23,000	15	1	296	246	186	172	148	126	145	133	113	88	63	48
		2	266	222	167	155	133	113	130	120	102	79	57	43
		3	266	222	167	155	133	113	130	120	102	79	57	43
		4	207	173	130	120	104	88	101	93	79	62	44	34
		5	207	173	130	120	104	88	101	93	79	62	44	34
23,001 - 25,000	16	1	316	264	199	184	159	135	155	144	121	95	68	52
		2	284	237	179	166	143	121	139	129	109	85	61	47
		3	284	237	179	166	143	121	139	129	109	85	61	47
		4	221	185	139	129	111	94	108	101	85	66	47	36
		5	221	185	139	129	111	94	108	101	85	66	47	36

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$25,001 - 27,000	17	1	336	281	213	197	170	144	164	154	129	101	72	55
		2	302	253	191	177	153	130	148	139	116	91	65	50
		3	302	253	191	177	153	130	148	139	116	91	65	50
		4	235	197	149	138	119	101	115	108	91	71	51	39
		5	235	197	149	138	119	101	115	108	91	71	51	39
27,001 - 29,000	18	1	356	298	226	210	181	154	174	165	137	107	77	59
		2	321	268	204	189	163	138	157	148	124	97	69	53
		3	321	268	204	189	163	138	157	148	124	97	69	53
		4	249	209	158	147	127	108	122	115	96	75	54	41
		5	249	209	158	147	127	108	122	115	96	75	54	41
29,001 - 31,000	19	1	376	316	240	222	192	163	185	176	146	114	82	63
		2	339	284	216	200	173	147	166	158	131	103	74	56
		3	339	284	216	200	173	147	166	158	131	103	74	56
		4	263	221	168	155	134	114	129	123	102	80	57	44
		5	263	221	168	155	134	114	129	123	102	80	57	44
31,001 - 33,000	20	1	396	333	253	235	203	172	194	186	154	120	87	66
		2	357	299	228	211	182	155	175	168	138	108	78	60
		3	357	299	228	211	182	155	175	168	138	108	78	60
		4	278	233	177	164	142	121	136	130	108	84	61	46
		5	278	233	177	164	142	121	136	130	108	84	61	46

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.
C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)
D. Rule 102 may also apply (round to the nearest penny).

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$33,001 - 37,000	21-22	1	423	356	271	251	217	184	208	200	164	129	93	71
		2	381	320	244	226	196	166	187	180	148	116	84	64
		3	381	320	244	226	196	166	187	180	148	116	84	64
		4	296	249	190	176	152	129	145	140	115	90	65	50
		5	296	249	190	176	152	129	145	140	115	90	65	50
37,001 - 41,000	23-24	1	450	379	289	268	232	197	221	213	175	138	99	76
		2	405	341	260	241	209	177	199	192	158	124	89	68
		3	405	341	260	241	209	177	199	192	158	124	89	68
		4	315	265	202	188	162	138	155	149	123	96	69	53
		5	315	265	202	188	162	138	155	149	123	96	69	53
41,001 - 45,000	25-26	1	477	402	307	285	246	209	234	226	186	146	105	81
		2	429	362	276	256	222	188	211	203	167	132	95	73
		3	429	362	276	256	222	188	211	203	167	132	95	73
		4	334	281	215	199	172	146	164	158	130	102	74	57
		5	334	281	215	199	172	146	164	158	130	102	74	57
45,001 - 49,000	27-28	1	504	425	325	301	261	222	247	239	197	155	112	86
		2	454	382	292	271	235	200	223	215	177	139	101	77
		3	454	382	292	271	235	200	223	215	177	139	101	77
		4	353	297	227	211	183	155	173	168	138	108	78	60
		5	353	297	227	211	183	155	173	168	138	108	78	60

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.

C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)

D. Rule 102 may also apply (round to the nearest penny).

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Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$49,001 - 53,000	29-30	1	530	447	342	317	274	233	260	251	207	163	118	90
		2	477	402	308	285	247	210	234	226	186	147	106	81
		3	477	402	308	285	247	210	234	226	186	147	106	81
		4	371	313	239	222	192	163	182	176	145	114	82	63
		5	371	313	239	222	192	163	182	176	145	114	82	63
53,001 - 57,000	31-32	1	554	468	359	333	288	245	273	263	217	171	124	95
		2	499	421	323	299	259	220	245	237	196	154	111	85
		3	499	421	323	299	259	220	245	237	196	154	111	85
		4	388	328	251	233	202	171	191	184	152	120	87	66
		5	388	328	251	233	202	171	191	184	152	120	87	66
57,001 - 61,000	33-34	1	580	490	375	348	302	257	285	275	227	179	130	99
		2	522	441	338	314	272	231	257	248	205	161	117	89
		3	522	441	338	314	272	231	257	248	205	161	117	89
		4	406	343	263	244	211	180	200	193	159	125	91	70
		5	406	343	263	244	211	180	200	193	159	125	91	70
61,001 - 65,000	35-36	1	605	511	392	364	315	268	297	287	237	187	135	104
		2	544	460	353	327	284	241	267	259	214	168	122	93
		3	544	460	353	327	284	241	267	259	214	168	122	93
		4	423	358	274	255	221	188	208	201	166	131	95	73
		5	423	358	274	255	221	188	208	201	166	131	95	73

Notes:

A. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

B. The minimum premium for Comprehensive and Collision coverages is $1.00.
C. Rates for ERS are 100% of the private passenger premium. (Note D may apply.)
D. Rule 102 may also apply (round to the nearest penny).

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STATE FARM FIRE AND CASUALTY COMPANY
TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Semiannual Premiums (See Rule 402)

MSRP	IRG	Age Group	Comprehensive Deductible						Collision Deductible					
			Full	100	250	500	1000	2000	50#	100#	250	500	1000	2000
$65,001 - 69,000	37-38	1	630	533	409	380	329	280	310	299	248	195	141	109
		2	567	480	368	342	296	252	279	269	223	176	127	98
		3	567	480	368	342	296	252	279	269	223	176	127	98
		4	441	373	286	266	230	196	217	209	173	137	99	76
		5	441	373	286	266	230	196	217	209	173	137	99	76
69,001 - 73,000	39-40	1	655	554	426	395	342	292	322	311	258	203	147	113
		2	590	499	383	356	308	262	290	280	232	183	132	102
		3	590	499	383	356	308	262	290	280	232	183	132	102
		4	459	388	298	277	240	204	225	218	180	142	103	79
		5	459	388	298	277	240	204	225	218	180	142	103	79
73,001 - 77,000	41-42	1	681	576	443	411	356	303	335	323	268	212	153	118
		2	613	518	398	370	321	273	301	291	241	190	138	106
		3	613	518	398	370	321	273	301	291	241	190	138	106
		4	477	403	310	288	249	212	234	226	188	148	107	82
		5	477	403	310	288	249	212	234	226	188	148	107	82
77,001 - 81,000	43-44	1	706	598	459	426	370	315	347	335	278	220	159	122
		2	635	538	413	384	333	283	312	302	250	198	143	110
		3	635	538	413	384	333	283	312	302	250	198	143	110
		4	494	418	322	298	259	220	243	235	195	154	111	86
		5	494	418	322	298	259	220	243	235	195	154	111	86

Notes:

A. Increase the IRG 44 premium by 3% for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or fraction thereof, by which the MSRP exceeds $81,000 increase the IRG by one.

B. To calculate premiums for the following deductibles, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
50 Comprehensive		1.15	100 Comprehensive
200 Comprehensive	#	1.10	250 Comprehensive
200 Collision	#	1.05	250 Collision

C. The minimum premium for Comprehensive and Collision coverages is $1.00.

D. Rates for ERS are 100% of the private passenger premium. (Note E may apply.)

E. Rule 102 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)
Annual Premiums

Bodily Injury and Property Damage Liability ****Limits 25,000/50,000/25,000**			
Advertised Horsepower Rating*	All-Terrain Vehicle, Trail Bike	Dune Buggy	Golfmobile, Minibike, Snowmobile
0-25	12.80	20.00	6.60
26-50	17.90	28.00	9.20
Over 50	28.20	44.00	14.50

*If unavailable, use engine displacement in cubic centimeters (cc) 0 to 300, 301 to 600, Over 600. Electric-powered Golfmobiles shall be rated in the 0-25 category.
**Commercial limit factors apply (round to the nearest penny).

Medical Payments Coverage			
Limit	All-Terrain Vehicle, Dune Buggy	Golfmobile, Snowmobile	Minibike, Trail Bike
1,000	18.00	9.00	18.00
2,000	25.20	12.60	N/A
5,000	36.00	18.00	N/A

Uninsured Motor Vehicle Coverage (COV U) (See Rule 602)
100% of Commercial Semiannual Premium

Note: Rule 851 may also apply (round to the nearest penny).
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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$0 - 500	1	1	9	9	6	N/A	N/A
		2	9	8	5	N/A	N/A
		3	8	7	5	N/A	N/A
		4	7	6	4	N/A	N/A
		5	7	6	4	N/A	N/A
501 - 750	2	1	16	14	11	8	N/A
		2	15	13	11	7	N/A
		3	14	12	10	7	N/A
		4	11	10	8	6	N/A
		5	11	10	8	6	N/A
751 - 1,000	3	1	22	20	16	12	N/A
		2	20	18	15	11	N/A
		3	19	17	14	10	N/A
		4	16	14	12	8	N/A
		5	15	14	11	8	N/A
1,001 - 1,250	4	1	27	24	20	14	9
		2	25	22	18	13	8
		3	23	21	17	12	7
		4	19	18	14	10	6
		5	19	17	14	10	6

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$1,251 - 1,500	5	1	32	29	23	17	10
		2	29	26	21	16	9
		3	27	25	20	15	9
		4	23	21	17	12	7
		5	22	20	16	12	7
1,501 - 1,750	6	1	41	37	31	24	14
		2	37	34	28	22	13
		3	35	32	27	21	13
		4	29	27	22	17	10
		5	29	26	21	17	10
1,751 - 2,000	7	1	50	46	38	30	19
		2	46	42	35	28	17
		3	43	40	33	26	17
		4	36	33	28	22	14
		5	35	32	27	21	13
2,001 - 2,500	8	1	62	57	48	39	25
		2	57	53	45	36	23
		3	54	50	42	34	22
		4	44	41	35	28	18
		5	43	40	34	27	17

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only
(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$2,501 - 3,000	9	1	77	72	61	50	32
		2	71	66	56	46	30
		3	67	62	53	43	28
		4	55	52	44	36	23
		5	54	50	43	35	23
3,001 - 3,500	10	1	92	86	74	60	40
		2	84	79	68	55	37
		3	80	75	64	52	35
		4	66	62	53	43	29
		5	64	60	52	42	28
3,501 - 4,000	11	1	107	100	87	71	47
		2	98	92	80	65	43
		3	93	87	76	62	41
		4	77	72	62	51	34
		5	75	70	61	50	33
4,001 - 4,500	12	1	122	115	99	82	55
		2	112	106	91	75	50
		3	106	100	86	71	48
		4	88	83	72	59	39
		5	85	80	70	57	38

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
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(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$4,501 - 5,000	13	1	137	129	112	93	62
		2	126	119	103	85	57
		3	119	112	98	81	54
		4	98	93	81	67	45
		5	96	90	79	65	44
5,001 - 6,000	14	1	158	149	130	108	73
		2	145	137	120	99	67
		3	137	130	113	94	63
		4	114	107	94	77	52
		5	110	104	91	75	51
6,001 - 7,000	15	1	179	169	148	123	83
		2	165	156	136	113	76
		3	156	147	129	107	72
		4	129	122	106	88	60
		5	125	119	104	86	58
7,001 - 8,000	16	1	197	187	163	136	92
		2	181	172	150	125	85
		3	171	162	142	118	80
		4	142	134	118	98	66
		5	138	131	114	95	64

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
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(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$8,001 - 9,000	17	1	212	201	176	146	99
		2	195	185	162	135	91
		3	184	175	153	127	86
		4	153	145	127	105	72
		5	148	141	123	102	70
9,001 - 10,000	18	1	227	215	189	157	107
		2	209	198	174	145	98
		3	197	187	164	137	93
		4	163	155	136	113	77
		5	159	151	132	110	75
10,001 - 11,000	19	1	242	230	202	168	114
		2	223	211	185	154	105
		3	211	200	175	146	99
		4	174	165	145	121	82
		5	169	161	141	118	80
11,001 - 12,000	20	1	257	244	214	179	122
		2	236	224	197	164	112
		3	224	212	186	156	106
		4	185	176	154	129	88
		5	180	171	150	125	85

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
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Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$12,001 - 13,000	21	1	272	258	227	189	129
		2	250	238	209	174	119
		3	237	225	198	165	112
		4	196	186	163	136	93
		5	190	181	159	133	90
13,001 - 14,000	22	1	287	273	240	200	137
		2	264	251	221	184	126
		3	250	237	209	174	119
		4	207	196	173	144	98
		5	201	191	168	140	96
14,001 - 15,000	23	1	302	287	253	211	144
		2	278	264	232	194	132
		3	263	250	220	184	125
		4	218	207	182	152	104
		5	211	201	177	148	101
15,001 - 16,000	24	1	317	301	265	222	151
		2	292	277	244	204	139
		3	276	262	231	193	132
		4	228	217	191	160	109
		5	222	211	186	155	106

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
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(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$16,001 - 17,000	25	1	332	316	278	232	159
		2	306	290	256	214	146
		3	289	275	242	202	138
		4	239	227	200	167	114
		5	232	221	195	163	111
17,001 - 18,000	26	1	347	330	291	243	166
		2	319	304	268	224	153
		3	302	287	253	212	145
		4	250	238	209	175	120
		5	243	231	204	170	117
18,001 - 19,000	27	1	361	343	303	253	173
		2	332	316	278	233	159
		3	314	299	263	220	151
		4	260	247	218	182	125
		5	253	240	212	177	121
19,001 - 20,000	28	1	375	356	314	263	180
		2	345	328	289	242	166
		3	326	310	273	229	157
		4	270	257	226	189	130
		5	263	250	220	184	126

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

D. Rule 851 may also apply (round to the nearest penny).

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OFF-ROAD VEHICLES (Insured Under Recreational Vehicle Policy)
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(See Rule 901)

Annual Premiums

MSRP (Including Equipment)	IRG	Age Group	Physical Damage Deductible 50	100	250	500	1000
$20,001 - 21,000	29	1	389	370	326	273	187
		2	358	340	300	251	172
		3	338	322	284	237	163
		4	280	266	235	197	135
		5	272	259	228	191	131
21,001 - 22,000	30	1	403	383	338	283	194
		2	370	352	311	260	178
		3	350	333	294	246	169
		4	290	276	243	204	140
		5	282	268	236	198	136

VEHICLE TYPE FACTORS

All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

Apply the type factor to the rate in the table following application of deductible factor, if needed (see Note below), and round to the nearest dollar.

Notes:

A. Increase the IRG 30 premium by 3% for each $1,000, or fraction thereof, by which the MSRP exceeds $22,000, rounding to the nearest dollar.

B. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible	Factor	Applied to Deductible
200 Physical Damage #	1.06	250 Physical Damage

C. The minimum premium for Physical Damage Coverage is $1.00.

D. Extension of Physical Damage to Trailers Used for Transporting Off-Road Vehicles is available (add to the physical damage rate for the off-road vehicle).

E. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$0 - 750	1	1	34	31	25	18	N/A	N/A	29	26	21	16	N/A	N/A
		2	32	29	23	17	N/A	N/A	27	25	20	15	N/A	N/A
		3	30	28	22	17	N/A	N/A	26	23	19	14	N/A	N/A
		4	29	26	21	16	N/A	N/A	24	22	18	13	N/A	N/A
		5	27	25	20	15	N/A	N/A	23	21	17	12	N/A	N/A
751 - 1,500	2	1	51	46	37	28	N/A	N/A	43	39	31	23	N/A	N/A
		2	48	44	35	26	N/A	N/A	41	37	30	22	N/A	N/A
		3	45	41	33	25	N/A	N/A	39	35	28	21	N/A	N/A
		4	43	39	31	23	N/A	N/A	37	33	27	20	N/A	N/A
		5	40	37	29	22	N/A	N/A	34	31	25	19	N/A	N/A
1,501 - 2,250	3	1	67	61	49	37	25	N/A	57	52	42	31	21	N/A
		2	64	58	47	35	23	N/A	54	49	40	30	20	N/A
		3	61	55	44	33	22	N/A	52	47	37	28	19	N/A
		4	57	52	42	31	21	N/A	49	44	35	27	18	N/A
		5	54	49	39	29	20	N/A	46	42	33	25	17	N/A
2,251 - 3,000	4	1	84	77	61	46	31	19	72	65	52	39	26	16
		2	80	73	58	44	29	18	68	62	49	37	25	15
		3	76	69	55	41	28	17	64	59	47	35	23	15
		4	72	65	52	39	26	16	61	55	44	33	22	14
		5	67	61	49	37	25	15	57	52	42	31	21	13

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$3,001 - 4,500	5	1	112	102	82	61	41	26	95	87	69	52	35	22
		2	107	97	78	58	39	24	91	82	66	49	33	21
		3	101	92	74	55	37	23	86	78	62	47	31	20
		4	95	87	69	52	35	22	81	74	59	44	30	18
		5	90	82	65	49	33	20	76	69	56	42	28	17
4,501 - 6,000	6	1	155	143	118	92	64	42	132	122	100	78	55	36
		2	147	136	112	87	61	40	125	115	95	74	52	34
		3	139	129	106	83	58	38	119	109	90	70	49	32
		4	132	121	100	78	55	36	112	103	85	66	46	30
		5	124	114	94	74	51	33	105	97	80	62	44	28
6,001 - 7,500	7	1	198	184	154	123	87	58	168	156	131	104	74	49
		2	188	175	147	116	83	55	160	148	125	99	71	47
		3	178	165	139	110	79	52	151	141	118	94	67	45
		4	168	156	131	104	74	49	143	133	112	89	63	42
		5	158	147	124	98	70	47	134	125	105	83	59	40
7,501 - 9,000	8	1	240	225	190	153	111	75	204	191	162	130	94	63
		2	228	213	181	145	105	71	194	181	154	124	89	60
		3	216	202	171	138	100	67	184	172	146	117	85	57
		4	204	191	162	130	94	63	174	162	138	111	80	54
		5	192	180	152	123	89	60	163	153	129	104	75	51

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$9,001 - 11,000	9	1	283	265	227	184	134	91	241	226	193	156	114	77
		2	269	252	216	175	128	86	229	214	183	148	109	73
		3	255	239	204	165	121	82	217	203	174	141	103	70
		4	241	226	193	156	114	77	204	192	164	133	97	66
		5	226	212	182	147	107	73	192	181	154	125	91	62
11,001 - 13,000	10	1	326	306	263	214	158	107	277	260	224	182	134	91
		2	309	291	250	204	150	102	263	247	212	173	127	87
		3	293	276	237	193	142	97	249	234	201	164	121	82
		4	277	260	224	182	134	91	235	221	190	155	114	77
		5	261	245	210	172	126	86	221	208	179	146	107	73
13,001 - 15,000	11	1	370	347	300	245	181	124	314	295	255	208	154	105
		2	351	330	285	233	172	117	298	280	242	198	146	100
		3	333	312	270	221	163	111	283	266	229	187	138	95
		4	314	295	255	208	154	105	267	251	217	177	131	89
		5	296	278	240	196	145	99	251	236	204	167	123	84
15,001 - 17,000	12	1	412	388	336	276	204	140	350	330	285	234	174	119
		2	392	369	319	262	194	133	333	313	271	223	165	113
		3	371	349	302	248	184	126	315	297	257	211	156	107
		4	350	330	285	234	174	119	298	280	243	199	148	101
		5	330	310	269	221	163	112	280	264	228	187	139	95

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$17,001 - 19,000	13	1	455	429	372	306	227	156	387	365	317	260	193	133
		2	432	407	354	291	216	148	367	346	301	247	184	126
		3	409	386	335	276	205	141	348	328	285	234	174	120
		4	387	364	317	260	193	133	329	310	269	221	164	113
		5	364	343	298	245	182	125	309	292	253	208	155	106
19,001 - 21,000	14	1	498	470	408	337	251	173	423	399	347	286	213	147
		2	473	446	388	320	238	164	402	379	330	272	203	139
		3	448	423	368	303	226	155	381	359	312	258	192	132
		4	423	399	347	286	213	147	359	339	295	243	181	125
		5	398	376	327	270	201	138	338	319	278	229	171	117
21,001 - 23,000	15	1	540	511	444	368	274	189	459	434	378	312	233	161
		2	513	485	422	349	260	179	436	412	359	297	221	153
		3	486	459	400	331	247	170	413	391	340	281	210	145
		4	459	434	378	312	233	161	390	369	321	266	198	136
		5	432	408	355	294	219	151	367	347	302	250	186	128
23,001 - 25,000	16	1	583	551	481	398	298	205	495	469	409	338	253	174
		2	554	524	457	378	283	195	471	445	388	322	240	166
		3	525	496	433	358	268	185	446	422	368	305	228	157
		4	495	469	409	338	253	174	421	398	348	288	215	148
		5	466	441	385	319	238	164	396	375	327	271	202	140

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$25,001 - 27,000	17	1	626	592	517	429	321	222	532	503	439	364	273	188
		2	594	563	491	407	305	211	505	478	418	346	259	179
		3	563	533	465	386	289	199	479	453	396	328	246	170
		4	532	503	439	364	273	188	452	428	374	310	232	160
		5	500	474	414	343	257	177	425	403	352	292	218	151
27,001 - 29,000	18	1	668	633	554	459	344	238	568	538	471	391	293	202
		2	635	601	526	436	327	226	540	511	447	371	278	192
		3	601	570	498	414	310	214	511	484	424	351	263	182
		4	568	538	471	391	293	202	483	457	400	332	249	172
		5	535	506	443	368	275	190	454	430	377	312	234	162
29,001 - 31,000	19	1	711	674	590	490	368	254	604	573	501	417	312	216
		2	675	640	560	466	349	242	574	544	476	396	297	205
		3	640	606	531	441	331	229	544	516	451	375	281	195
		4	604	573	501	417	312	216	514	487	426	354	266	184
		5	569	539	472	392	294	203	483	458	401	333	250	173
31,001 - 33,000	20	1	754	715	626	521	391	271	641	608	533	443	332	230
		2	716	679	595	495	371	257	609	577	506	420	316	219
		3	678	643	564	469	352	244	577	547	479	398	299	207
		4	641	607	533	443	332	230	545	516	453	376	282	196
		5	603	572	501	417	313	216	512	486	426	354	266	184

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$33,001 - 37,000	21-22	1	808	766	671	559	420	291	686	651	571	475	357	247
		2	767	727	638	531	399	276	652	618	542	452	339	235
		3	727	689	604	503	378	262	618	586	514	428	322	223
		4	686	651	571	475	357	247	583	553	485	404	304	210
		5	646	613	537	447	336	233	549	521	457	380	286	198
37,001 - 41,000	23-24	1	861	817	717	597	449	311	732	694	610	508	382	265
		2	818	776	681	567	427	296	696	660	579	482	363	252
		3	775	735	645	538	404	280	659	625	549	457	344	238
		4	732	694	610	508	382	265	622	590	518	432	325	225
		5	689	653	574	478	359	249	586	555	488	406	306	212
41,001 - 45,000	25-26	1	914	868	762	636	478	332	777	738	648	540	407	282
		2	868	824	724	604	454	315	738	701	615	513	386	268
		3	823	781	686	572	430	299	699	664	583	486	366	254
		4	777	738	648	540	407	282	661	627	551	459	346	240
		5	731	694	610	509	383	266	622	590	518	432	325	226
45,001 - 49,000	27-28	1	968	919	808	674	508	352	823	781	687	573	432	299
		2	920	873	767	640	482	335	782	742	652	544	410	284
		3	871	827	727	606	457	317	741	703	618	515	388	270
		4	823	781	687	573	431	299	700	664	584	487	367	255
		5	774	735	646	539	406	282	658	625	549	458	345	240

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$49,001 - 53,000	29-30	1	1016	965	849	708	534	371	864	820	721	602	454	315
		2	966	917	806	673	507	352	821	779	685	572	431	299
		3	915	868	764	637	480	334	778	738	649	542	408	284
		4	864	820	721	602	454	315	734	697	613	512	386	268
		5	813	772	679	567	427	297	691	656	577	482	363	252
53,001 - 57,000	31-32	1	1065	1011	890	743	560	389	905	859	756	632	476	331
		2	1011	960	845	706	532	370	860	816	718	600	452	314
		3	958	910	801	669	504	350	815	773	680	568	428	298
		4	905	859	756	632	476	331	769	730	643	537	405	281
		5	852	809	712	594	448	311	724	687	605	505	381	265
57,001 - 61,000	33-34	1	1112	1057	930	777	586	407	945	898	791	661	499	346
		2	1056	1004	884	739	557	387	898	853	751	628	474	329
		3	1001	951	837	700	528	367	851	808	712	595	449	312
		4	945	898	791	661	498	346	803	764	672	562	424	294
		5	889	845	744	622	469	326	756	719	633	529	399	277
61,001 - 65,000	35-36	1	1160	1103	971	812	613	426	986	937	826	690	521	362
		2	1102	1048	923	771	582	405	937	890	784	655	495	344
		3	1044	992	874	731	551	383	888	844	743	621	469	326
		4	986	937	826	690	521	362	838	797	702	586	443	308
		5	928	882	777	649	490	341	789	750	660	552	417	290

Notes:

A. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

B. The minimum premium for Physical Damage Coverage is $1.00.

C. Rule 851 may also apply (round to the nearest penny).

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TRAVEL AND CAMPING TRAILERS (Insured Under Recreational Vehicle Policy)
State Farm Mutual Only

Annual Premiums (See Rule 901)

MSRP (Including Equipment)	IRG	Age Group	Travel Trailers						Camping Trailers					
			Physical Damage Deductible						Physical Damage Deductible					
			50	100	250	500	1000	2000	50	100	250	500	1000	2000
$65,001 - 69,000	37-38	1	1208	1149	1012	846	639	444	1027	976	860	719	543	378
		2	1148	1091	961	804	607	422	976	928	817	683	516	359
		3	1088	1034	911	761	575	400	925	879	774	647	489	340
		4	1027	976	860	719	543	378	873	830	731	611	462	321
		5	967	919	810	677	511	355	822	781	688	575	434	302
69,001 - 73,000	39-40	1	1257	1195	1053	881	665	463	1068	1015	895	749	566	393
		2	1194	1135	1000	837	632	439	1015	965	850	711	537	374
		3	1131	1075	948	793	599	416	961	914	805	674	509	354
		4	1068	1015	895	749	565	393	908	863	761	636	481	334
		5	1005	956	842	705	532	370	855	812	716	599	452	315
73,001 - 77,000	41-42	1	1305	1241	1094	915	691	481	1109	1055	930	778	588	409
		2	1240	1178	1039	869	657	457	1054	1002	883	739	558	388
		3	1175	1116	984	824	622	433	998	949	837	700	529	368
		4	1109	1054	930	778	588	409	943	896	790	661	500	348
		5	1044	992	875	732	553	385	887	844	744	622	470	327
77,001 - 81,000	43-44	1	1353	1286	1135	950	718	499	1150	1094	964	807	610	424
		2	1286	1222	1078	902	682	474	1093	1039	916	767	580	403
		3	1218	1158	1021	855	646	449	1035	984	868	726	549	382
		4	1150	1093	964	807	610	424	978	930	820	686	519	361
		5	1083	1029	908	760	574	399	920	875	772	646	488	340

Notes:

A. Increase the IRG 44 premium by 3% for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or fraction thereof, by which the MSRP exceeds $81,000 increase the IRG by one.

B. To calculate premiums for the following deductible, apply the indicated factor to the rate for the appropriate IRG, rounding to the nearest dollar:

Deductible		Factor	Applied to Deductible
200 Physical Damage	#	1.06	250 Physical Damage

C. The minimum premium for Physical Damage Coverage is $1.00.

D. Rule 851 may also apply (round to the nearest penny).

Renewal or Transfer of Coverage Only

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CAMPER UNITS
(See Rule 401)
(Extension of Comprehensive Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COMPREHENSIVE BASE RATES

SFM									
MSRP of Camper Unit	Rating Group Code	Full	50	100	200	250	500	1000	2000
$0 - 750	A	9.60	4.80	2.40	1.10	1.00	1.00	1.00	1.00
751 - 1,400	B	11.20	6.20	3.60	2.10	1.50	1.00	1.00	1.00
1,401 - 2,200	C	12.80	7.50	4.80	3.20	2.50	1.20	1.00	1.00
2,201 - 3,000	D	16.00	10.30	7.20	5.30	4.50	2.90	1.60	1.10
3,001 - 4,000	E	19.20	13.00	9.60	7.50	6.50	4.60	2.90	2.10
4,001 - 5,000	F	24.00	17.10	13.20	10.70	9.40	7.10	4.80	3.70
5,001 - 6,000	G	27.20	19.90	15.60	12.80	11.40	8.70	6.10	4.80
6,001 - 8,000	J	28.80	21.30	16.80	13.90	12.40	9.50	6.70	5.30
8,001 - 10,000	K	30.40	22.60	18.00	14.90	13.40	10.40	7.40	5.90
10,001 - 12,000	L	32.00	24.00	19.20	16.00	14.40	11.20	8.00	6.40
12,001 - 15,000	M	33.60	25.40	20.40	17.10	15.40	12.00	8.60	6.90
15,001 - 20,000	N	35.20	26.70	21.60	18.10	16.40	12.90	9.30	7.50
20,001 - 25,000	P	36.80	28.10	22.80	19.20	17.40	13.70	9.90	8.00
25,001 - 30,000	Q	38.40	29.50	24.00	20.30	18.40	14.50	10.60	8.50
30,001 - 35,000	R	40.00	30.90	25.20	21.30	19.40	15.30	11.20	9.10
35,001 - 40,000	S	41.60	32.20	26.40	22.40	20.40	16.20	11.80	9.60
40,001 - 45,000	T	43.20	33.60	27.60	23.50	21.40	17.00	12.50	10.10
45,001 - 50,000	U	44.80	35.00	28.80	24.50	22.30	17.80	13.10	10.70
50,001 - 55,000	V	46.40	36.30	30.00	25.60	23.30	18.70	13.80	11.20
55,001 - 60,000	W	48.00	37.70	31.20	26.70	24.30	19.50	14.40	11.70
Over 60,000	Y	49.60	39.10	32.40	27.70	25.30	20.30	15.00	12.30

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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CAMPER UNITS
(See Rule 401)
(Extension of Collision Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COLLISION BASE RATES

SFM								
MSRP of Camper Unit	Rating Group Code	50	100	200	250	500	1000	2000
$0 - 750	A	5.20	3.90	2.50	2.20	1.00	1.00	1.00
751 - 1,400	B	5.70	4.40	3.00	2.60	1.10	1.00	1.00
1,401 - 2,200	C	6.20	4.90	3.40	3.00	1.40	1.00	1.00
2,201 - 3,000	D	7.20	5.80	4.30	3.90	2.10	1.00	1.00
3,001 - 4,000	E	8.60	7.10	5.50	5.00	3.00	1.40	1.00
4,001 - 5,000	F	9.80	8.30	6.50	6.00	3.90	2.00	1.20
5,001 - 6,000	G	10.80	9.20	7.40	6.90	4.60	2.50	1.60
6,001 - 8,000	J	11.60	9.90	8.00	7.50	5.10	2.80	1.80
8,001 - 10,000	K	12.30	10.60	8.70	8.10	5.60	3.10	2.10
10,001 - 12,000	L	12.90	11.20	9.20	8.60	6.00	3.40	2.30
12,001 - 15,000	M	13.40	11.70	9.60	9.00	6.40	3.70	2.50
15,001 - 20,000	N	13.90	12.20	10.10	9.50	6.70	3.90	2.70
20,001 - 25,000	P	14.40	12.60	10.50	9.90	7.10	4.20	2.90
25,001 - 30,000	Q	15.00	13.10	11.00	10.30	7.40	4.40	3.10
30,001 - 35,000	R	15.50	13.60	11.40	10.80	7.80	4.70	3.20
35,001 - 40,000	S	16.00	14.10	11.90	11.20	8.10	4.90	3.40
40,001 - 45,000	T	16.50	14.60	12.30	11.60	8.50	5.20	3.60
45,001 - 50,000	U	17.00	15.10	12.80	12.00	8.90	5.40	3.80
50,001 - 55,000	V	17.50	15.60	13.20	12.50	9.20	5.70	4.00
55,001 - 60,000	W	18.10	16.00	13.60	12.90	9.60	5.90	4.20
Over 60,000	Y	18.60	16.50	14.10	13.30	9.90	6.10	4.30

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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CAMPER UNITS
(See Rule 401)
(Extension of Comprehensive Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COMPREHENSIVE BASE RATES

SFF&C									
MSRP of Camper Unit	Rating Group Code	Full	50	100	200	250	500	1000	2000
$0 - 750	A	16.80	8.40	4.20	1.90	1.80	1.80	1.80	1.80
751 - 1,400	B	19.60	10.90	6.30	3.70	2.60	1.80	1.80	1.80
1,401 - 2,200	C	22.40	13.10	8.40	5.60	4.40	2.10	1.80	1.80
2,201 - 3,000	D	28.00	18.00	12.60	9.30	7.90	5.10	2.80	1.90
3,001 - 4,000	E	33.60	22.80	16.80	13.10	11.40	8.10	5.10	3.70
4,001 - 5,000	F	42.00	29.90	23.10	18.70	16.50	12.40	8.40	6.50
5,001 - 6,000	G	47.60	34.80	27.30	22.40	20.00	15.20	10.70	8.40
6,001 - 8,000	J	50.40	37.30	29.40	24.30	21.70	16.60	11.70	9.30
8,001 - 10,000	K	53.20	39.60	31.50	26.10	23.50	18.20	13.00	10.30
10,001 - 12,000	L	56.00	42.00	33.60	28.00	25.20	19.60	14.00	11.20
12,001 - 15,000	M	58.80	44.50	35.70	29.90	27.00	21.00	15.10	12.10
15,001 - 20,000	N	61.60	46.70	37.80	31.70	28.70	22.60	16.30	13.10
20,001 - 25,000	P	64.40	49.20	39.90	33.60	30.50	24.00	17.30	14.00
25,001 - 30,000	Q	67.20	51.60	42.00	35.50	32.20	25.40	18.60	14.90
30,001 - 35,000	R	70.00	54.10	44.10	37.30	34.00	26.80	19.60	15.90
35,001 - 40,000	S	72.80	56.40	46.20	39.20	35.70	28.40	20.70	16.80
40,001 - 45,000	T	75.60	58.80	48.30	41.10	37.50	29.80	21.90	17.70
45,001 - 50,000	U	78.40	61.30	50.40	42.90	39.00	31.20	22.90	18.70
50,001 - 55,000	V	81.20	63.50	52.50	44.80	40.80	32.70	24.20	19.60
55,001 - 60,000	W	84.00	66.00	54.60	46.70	42.50	34.10	25.20	20.50
Over 60,000	Y	86.80	68.40	56.70	48.50	44.30	35.50	26.30	21.50

Note: Rule 102 may also apply (round to the nearest penny).
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CAMPER UNITS
(See Rule 401)
(Extension of Collision Coverage for Regular Use Truck or Van Campers)
Semiannual Premiums

COLLISION BASE RATES

SFF&C								
MSRP of Camper Unit	Rating Group Code	50	100	200	250	500	1000	2000
$0 - 750	A	9.10	6.80	4.40	3.90	1.80	1.80	1.80
751 - 1,400	B	10.00	7.70	5.30	4.60	1.90	1.80	1.80
1,401 - 2,200	C	10.90	8.60	6.00	5.30	2.50	1.80	1.80
2,201 - 3,000	D	12.60	10.20	7.50	6.80	3.70	1.80	1.80
3,001 - 4,000	E	15.10	12.40	9.60	8.80	5.30	2.50	1.80
4,001 - 5,000	F	17.20	14.50	11.40	10.50	6.80	3.50	2.10
5,001 - 6,000	G	18.90	16.10	13.00	12.10	8.10	4.40	2.80
6,001 - 8,000	J	20.30	17.30	14.00	13.10	8.90	4.90	3.20
8,001 - 10,000	K	21.50	18.60	15.20	14.20	9.80	5.40	3.70
10,001 - 12,000	L	22.60	19.60	16.10	15.10	10.50	6.00	4.00
12,001 - 15,000	M	23.50	20.50	16.80	15.80	11.20	6.50	4.40
15,001 - 20,000	N	24.30	21.40	17.70	16.60	11.70	6.80	4.70
20,001 - 25,000	P	25.20	22.10	18.40	17.30	12.40	7.40	5.10
25,001 - 30,000	Q	26.30	22.90	19.30	18.00	13.00	7.70	5.40
30,001 - 35,000	R	27.10	23.80	20.00	18.90	13.70	8.20	5.60
35,001 - 40,000	S	28.00	24.70	20.80	19.60	14.20	8.60	6.00
40,001 - 45,000	T	28.90	25.60	21.50	20.30	14.90	9.10	6.30
45,001 - 50,000	U	29.80	26.40	22.40	21.00	15.60	9.50	6.70
50,001 - 55,000	V	30.60	27.30	23.10	21.90	16.10	10.00	7.00
55,001 - 60,000	W	31.70	28.00	23.80	22.60	16.80	10.30	7.40
Over 60,000	Y	32.60	28.90	24.70	23.30	17.30	10.70	7.50

Note: Rule 102 may also apply (round to the nearest penny).
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EXTENSION OF PHYSICAL DAMAGE TO TRAILERS USED FOR TRANSPORTING OFF-ROAD VEHICLES

State Farm Mutual Only
(See Rule 901)

Deductible	50	100	200	250	500	1000
Annual Premium	$6.00	$5.00	$4.00	$3.80	$3.00	$2.40

EXTENSION OF COVERAGES TO RENTED RECREATIONAL TRAVEL AND CAMPING VEHICLES

SFM				
	Motor Home	Truck or Van Camper	Camper Unit	Travel or Camping Trailer
Rate Per Day	$1.00	$1.00	$0.60	$0.60
Minimum Premium	10.00	10.00	6.00	6.00
SFF&C				
	Motor Home	Truck or Van Camper	Camper Unit	Travel or Camping Trailer
Rate Per Day	$1.80	$1.80	$1.10	$1.10
Minimum Premium	18.00	18.00	11.00	11.00

Note: The following rules apply: Rule 401; Rule 505
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USE OF NON-OWNED CARS COVERAGES

Semiannual premiums per individual named in Use of Non-Owned Cars Endorsement

Limited Form Endorsement
(See Rule 501)

Class of Described Cars	SFM BIPD Policy Limits	SFF&C BIPD Policy Limits
Non-Farm Private Passenger	$ 1.20	$ 2.10
Farm Private Passenger	1.10	1.90
Commercial Farm Use	1.20	2.10

The above premiums apply without adjustment for Rate Section Rules or other individual premium adjustments.

Broad Form Endorsement when attached to a policy insuring a described car
(See Rule 502)

Class of Non-Owned Cars	SFM BIPD	SFM MPC**** All Limits	SFF&C BIPD	SFF&C MPC**** All Limits
A Farm Private Passenger	$4.60 *	$1.80	$8.00 *	$3.20
Other	$5.00 *	$2.00	$8.80 *	$3.50
B	25% **	$2.00	25% **	$3.50
C	75% **	$2.00	75% **	$3.50
D (refer to Company for acceptance)	50% ***	$2.00	50% ***	$3.50

The above premiums apply without adjustment for Rate Section Rules or other individual premium adjustments, with the exception of adjusting the Class B, C, and D Bodily Injury and Property Damage Liability premiums for the following, rounding to the nearest penny:

1. Limits
2. Territory Rating Factors

* Dollar amount for policy limits

** Percentage of private passenger premium (Ineligible for STAR Plan for SFF&C); applies prior to the Territory Rating Factor.

*** Percentage of premium applicable to the Non-Owned Vehicle customarily operated; applies prior to the Territory Rating Factor.

**** The regular Medical Payments policy premium applies when coverage is on a person who is not the named insured, spouse, or a relative of either resident in the same household.

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Physical Damage Coverage Endorsement
(See Rule 506)

	SFM	SFF&C
Private Passenger Semiannual Premium:	$25.00	$43.80

The above premiums apply without adjustment for Rate Section Rules or other individual premium adjustments.

Note: These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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NAMED NON-OWNER POLICY

Semiannual premiums per individual named in Named Non-Owner Policy
(See Rule 502)

Class of Non-Owned Cars	BIPD and MPC	
	Schedule I	Schedule II
A	50% *	155% *
B or C	100% *	190% *
D (refer to Company for acceptance)	100% **	200% **

Notes: A. Named Non-Owner premiums are computed without adjustment for Rate Section Rules or other individual premium adjustments, except for the following (round to the nearest penny).

1. Limits
2. Financial Responsibility Certification (Rule 110)
3. Territory Rating Factors
4. Rule 102
5. Rule 801C
6. Rule 851

B. No-Fault Death Indemnity, Dismemberment, and Loss of Sight and No-Fault Total Disability Coverages may be written at regular rates on a Named Non-Owner Policy insuring a Class A risk.

* Percentage of private passenger premium (Ineligible for STAR Plan for SFF&C); applies prior to the Territory Rating Factor.

** Percentage of premium applicable to the vehicle customarily operated; applies prior to the Territory Rating Factor.

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EMPLOYERS' NON-OWNED CAR LIABILITY AND HIRED CARS

Bodily Injury and Property Damage Liability Limits 25,000/50,000/25,000
State Farm Mutual Only
Semiannual Premiums

Employers' Non-Owned Car Premium (See Rule 503):	$7.50 per Regular Use Employee
Hired Car Premium (See Rule 504):	$2.00 per $100 Cost-of-Hire

Notes:
A. Commercial BIPD limit factors may apply (round to the nearest penny).
B. The minimum basic limits premium is $20.00 for Employers' Non-Owned Car Liability, including Hired Cars.
C. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Medical Payments Coverage -- $5,000 Limit
State Farm Mutual Only
Semiannual Premiums

Employers' Non-Owned Car Premium (See Rule 503):	$0.80 per Regular Use Employee
Hired Car Premium (See Rule 504):	$0.10 per $100 Cost-of-Hire

Notes:
A. Commercial MPC limit factors may apply (round to the nearest penny).
B. Employers' Non-Owned Car Medical Payments Coverage, including Hired Cars, is subject to a minimum premium of $2.00.
C. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

Use of Non-Owned Cars by Businesses

Physical Damage Coverage, $250 Deductible
State Farm Mutual Only
Semiannual Premium

Private Passenger and Utility Vehicles Premium:	$3.60 per $100 Cost-of-Hire

Notes:
A. The minimum premium is $20.00.
B. These rules may also apply in the order listed (round to the nearest penny):
Rule 102; Rule 801C; Rule 851

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

TERRITORY DEFINITIONS

Commercial Automobiles:
The territory is that of principal garaging or, if the vehicle is not predominately used in such territory, the territory in which the vehicle is principally used.
All Other Vehicles:
The territory is that in which the residence of the insured is located.

Exception: Salespeople, solicitors and others with similar duties requiring operation of the automobile in more than one rating territory shall be assigned to the territory as determined by the residential address of the operator, or if such residential address cannot be determined, then by the business address of the operator's employer.

Territory 1
LITTLE ROCK - The following zip codes in Pulaski County:

72114	72201	72202	72204	72205
72206	72209			

Territory 2
The remainder of Pulaski County not included in Territory 1.

Territory 3
FORT SMITH - Entire cities of Fort Smith and Van Buren and all of Crawford and Sebastian Counties.

Territory 4
All of White County.

Territory 5
All of Faulkner County.

Territory 6
TEXARKANA - All of Miller County.

Territory 8
FAYETTEVILLE - All of Benton and Washington Counties.

Territory 9
HOT SPRINGS - All of Garland County.

Territory 11
All territory within the following counties:

Crittenden	Mississippi	Saint Francis

Territory 12
PINE BLUFF - All of Jefferson County.

Territory 13
All of Phillips County.

Territory 14
All territory within the following northeastern counties:

Cleburne	Fulton	Independence	Izard	Sharp
Stone				

Territory 15
All territory within the following northwestern counties:

Baxter	Boone	Carroll	Conway	Franklin
Johnson	Logan	Madison	Marion	Newton
Pope	Scott	Searcy		

Territory 16
All territory within the following southern counties:

Bradley	Calhoun	Chicot	Cleveland	Columbia
Dallas	Hempstead	Nevada	Ouachita	Pike
Sevier				

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Territory 17
All territory within the following counties:

Clark	Hot Springs	Howard	Little River	Montgomery
Polk				

Territory 18
All of Craighead County.

Territory 19
All of Greene County.

Territory 20
All of Saline County.

Territory 51
All of Lonoke County.

Territory 56
All of Grant County.

Territory 76
All of Union County.

Territory 113
All of Lee County.

Territory 123
All of Lincoln County.

Territory 136
All territory within the following counties:

Ashley	Desha	Drew

Territory 141
All territory within the following counties:

Arkansas	Clay	Cross	Jackson	Lawrence
Monroe	Poinsett	Prairie	Randolph	Woodruff

Territory 154
All of Van Buren County.

Territory 155
All of Perry County.

Territory 157
All of Yell County.

Territory 166
All of Lafayette County.
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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

PRIVATE PASSENGER
BODILY INJURY LIABILITY LIMITS
RENEWAL OR TRANSFER OF COVERAGE ONLY -- Except for limits shown in the Private Passenger Section of this manual

Per Accident Limit (000)	Per Person Limit (000)												
	25	30	40	50	100	150	200	250	300	400	500	750	1000
50	1.00	1.02	1.04	1.05									
70	1.02	1.04	1.06	1.07									
100	1.05	1.07	1.09	1.09	1.10								
150	1.09	1.11	1.12	1.12	1.13	1.17							
200	1.11	1.13	1.15	1.15	1.16	1.19	1.22						
250	1.12	1.14	1.16	1.16	1.17	1.21	1.24	1.26					
300	1.13	1.15	1.17	1.17	1.18	1.22	1.26	1.29	1.31				
400	1.15	1.17	1.19	1.19	1.20	1.24	1.28	1.31	1.33	1.38			
500	1.17	1.19	1.21	1.21	1.22	1.26	1.30	1.32	1.34	1.40	1.42		
750	1.22	1.24	1.26	1.26	1.27	1.31	1.35	1.38	1.40	1.44	1.47	1.51	
1000	1.25	1.27	1.29	1.30	1.31	1.35	1.39	1.42	1.44	1.47	1.48	1.52	1.56

PROPERTY DAMAGE LIABILITY LIMITS

Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20
2000	0.25

BODILY INJURY LIABILITY LIMITS Above 1000/1000

Bodily Injury Limits* (000)	Factor
1000/2000	1.74
1500/2000	1.83
2000/2000	1.93

*Per Person/Per Accident

BODILY INJURY AND PROPERTY DAMAGE INCLUSIVE LIABILITY LIMITS

Limit	Factor
500,000	1.49
750,000	1.60
1,000,000	1.67
2,000,000	2.07
3,000,000*	2.35

* This limit is available only to State Farm Mutual non-fleet policies insuring a private passenger car as defined in:
Rule 201--Private Passenger Automobile Defined.

Note: For limits other than those shown in this section, submit to General Underwriting Department.
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COMMERCIAL
BODILY INJURY LIABILITY LIMITS

RENEWAL OR TRANSFER OF COVERAGE ONLY -- Except for limits shown in the Commercial Section of this manual

Per Accident Limit (000)	Per Person Limit (000)												
	25	30	40	50	100	150	200	250	300	400	500	750	1000
50	1.00	1.02	1.04	1.05									
70	1.02	1.04	1.06	1.07									
100	1.05	1.07	1.09	1.09	1.10								
150	1.09	1.11	1.12	1.12	1.13	1.17							
200	1.11	1.13	1.15	1.15	1.16	1.19	1.22						
250	1.12	1.14	1.16	1.16	1.17	1.21	1.24	1.26					
300	1.13	1.15	1.17	1.17	1.18	1.22	1.26	1.29	1.31				
400	1.15	1.17	1.19	1.19	1.20	1.24	1.28	1.31	1.33	1.38			
500	1.17	1.19	1.21	1.21	1.22	1.26	1.30	1.32	1.34	1.40	1.42		
750	1.22	1.24	1.26	1.26	1.27	1.31	1.35	1.38	1.40	1.44	1.47	1.51	
1000	1.25	1.27	1.29	1.30	1.31	1.35	1.39	1.42	1.44	1.47	1.48	1.52	1.56

PROPERTY DAMAGE LIABILITY LIMITS

Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20
2000	0.25

BODILY INJURY LIABILITY LIMITS Above 1000/1000

Bodily Injury Limits* (000)	Factor
1000/2000	1.74
1500/2000	1.83
2000/2000	1.93

*Per Person/Per Accident

BODILY INJURY AND PROPERTY DAMAGE INCLUSIVE LIABILITY LIMITS

Limit	Factor
500,000	1.49
750,000	1.60
1,000,000	1.67
2,000,000	2.07

Note: For limits other than those shown in this section, submit to General Underwriting Department.
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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

PRIVATE PASSENGER
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U),
UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND
UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)
(See Rule 602)

COV U Limits (000) Factors

1000/2000	2000/2000	3000/3000@
3.47	4.03	4.90

@ Available in State Farm Mutual Only.

COV U1 Limit (000) Factors for Policy Without Collision Coverage

2000	3000@
44.41	44.41

@ Available in State Farm Mutual Only.

COV W Limits (000) Factors

1000/2000	2000/2000	3000/3000@
18.25	21.89	28.06

@ Available in State Farm Mutual Only.

Notes:

A. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.
B. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.
C. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.
D. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

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COMMERCIAL
UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV U), UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE (COV U1), AND UNDERINSURED MOTOR VEHICLE BODILY INJURY COVERAGE (COV W)

(See Rule 602)

COV U Limits (000) Factors

1000/2000	2000/2000
3.47	4.03

COV U1 Limit (000) Factor for Policy Without Collision Coverage

2000
44.41

COV W Limits (000) Factors

1000/2000	2000/2000
18.25	21.89

Notes:

A. The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.
B. COV U is available at limits which shall not exceed the limits provided under the policy for automobile bodily injury liability insurance.
C. COV U1 is available at limits which shall not exceed the limits provided under the policy for automobile property damage liability insurance.
D. COV W is available only in conjunction with COV U and only at limits that are equal to the limits chosen for COV U. In addition, the chosen limits shall not exceed the limits provided under the policy for automobile bodily injury liability coverage.

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COMMERCIAL
CLASS 3 AND LONG HAUL TRUCK FACTORS

	BIPD	MPC	COMP	COLL
Class 3	1.90	1.15	1.10	2.00
Long Haul Trucks	4.95	2.10	1.55	2.75

version 1

INDUSTRIAL TRUCKS

Semiannual Premiums

	SFM	SFF&C
BI and PD Liability Limits 25,000/50,000/25,000	$6.00	$10.50
Physical Damage Coverages (Percentage of Commercial Class 5)	100%	100%

OVERSIZE OR OVERWEIGHT VEHICLES ADDITIONAL CHARGE

BI and PD Liability Limits 25,000/50,000/25,000
Semiannual Premiums
(See Rule 703)

	SFM	SFF&C
Single Trip Permit	$10.00	$17.50
Permit Not Limited to a Single Trip	$25.00	$43.80

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POWER DRIVEN LAWN MOWERS AND FARM, GARDEN OR LAWN TRACTORS (SFM Only)

(Renewal or Transfer of Coverage Only)

RIDING TYPE POWER DRIVEN LAWN MOWERS which are principally used on the insured's residence, business or farm premises.
FARM, LAWN or GARDEN TRACTORS principally used for the towing or propelling of farm, garden or lawn equipment in connection with the cultivation or maintenance of the insured's farm, garden or lawn.
Bodily injury and property damage liability coverage on a farm, lawn or garden tractor also applies while agricultural or other implements are attached thereto, but coverage does not extend to the operation of such implements.
Physical damage coverages when afforded on a farm, lawn or garden tractor do not apply to any implement attached to or towed by the tractor.
For equipment insured under this rule, the insurance rating group shall be determined in accordance with applicable procedures for Commercial Automobiles, and the age group shall be determined in accordance with Rule 112.

Semiannual Premiums

BI and PD Liability Limits 25,000/50,000/25,000	
SFM Premium:	$6.00
Comprehensive	
Tractors or mowers principally used on a farm:	Rate at 100% of Commercial Class 1 premium
All Others:	Rate at 100% of Commercial Class 5 premium
Collision	
Tractors or mowers principally used on a farm:	Rate at 50% of Commercial Class 1 premium
All Others:	Rate at 50% of Commercial Class 5 premium

(version CW1P)

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ROAD CONSTRUCTION, MAINTENANCE AND SPECIAL EQUIPMENT OWNED BY CONTRACTORS, MUNICIPALITIES, ETC.

Special equipment such as described below, capable of moving under its own power and owned by contractors, municipalities, etc., for road construction or maintenance or other operations shall be rated according to commercial automobile class 5 light weight rules for bodily injury and property damage liability and physical damage coverages except that the bodily injury and property damage liability premium for water well-drilling equipment shall be 50% of the class 5 light weight commercial rate.

Note—The foregoing rate for bodily injury and property damage liability is applicable only where the equipment moves under its own power. Bodily injury and property damage liability coverage may be provided without additional charge for such equipment if incapable of moving under its own power while hauled or towed by any automobile insured for such coverages by the Company.

Type of Equipment	Operations Covered
Air Compressor	All operations except operation of the compressor unit
Asphalt Spreader	All operations
Back Hoe	All operations except operation of the hoe
Concrete Mixer (excluding ready-mix hauling trucks)	All operations except operation of the mixer
Crane	All operations except operation of the crane
Ditch or Trench Digger	All operations except operation of the digger
Front End Loader	All operations except operation of the loader unit
Road Grader	All operations
Road Oiler	All operations
Road Roller	All operations
Road Scraper	All operations
Sand Blasting or Other Building Surface Cleaning Machinery	All operations except operation of the sand blasting or cleaning unit
Snow Plow or Snow Loader	All operations
Steam or Gas Shovel	All operations except operation of the shovel
Street Cleaner or Street Sweeper	All operations
Street Flusher	All operations
Street Sprinkler	All operations
Tar Spreader	All operations
Tree or Other Spraying Equipment	All operations except operation of the spraying unit
Vacuum Cleaner (not Street Cleaner)	All operations except operation of the vacuum unit
Water Well-Drilling Machinery	All operations except operation of the well-drilling unit
Welding Apparatus	All operations except operation of the welding unit
Well-Drilling other than Water Well-Drilling Machinery	All operations except operation of the well-drilling unit

Whenever a policy is issued on the above or similar equipment and coverage is not to be provided for all operations, any bodily injury liability or property damage liability caused by operations not covered will be excluded by endorsement to the policy.
(version CW1)

REPOSSESSED AUTOMOBILES--FINANCE COMPANIES AND BANKS (SFM Only)

Automobile finance companies and banks may be insured for the repossession, recovery, and use of financed automobiles in connection with their resale.

Exceptions—

i. This rule does not apply to automobiles repossessed, owned, or operated by finance companies and banks and used in the business of the insured or for pleasure purposes. Such automobiles shall be insured in the regular manner.
ii. This rule does not apply to a finance company owned and operated by an automobile sales agency.

The premium for bodily injury and property damage liability limits of $25,000/$50,000/$25,000 shall be determined as follows:

1. The semiannual rate per car repossessed shall be 25 cents.
2. The advance premium shall be determined by applying the rate per car repossessed to the estimated number of automobiles repossessed.
3. The premium shall be determined by multiplying the total number of cars repossessed during the policy period by the rate per car.
4. Except for adjusting for bodily injury and property damage liability increased limits, no other premium adjustments shall apply.
5. The minimum premium shall be $25.00 regardless of limits.
6. Any other coverage required by law will be provided at no additional charge.

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RULE 207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

For 1970 and prior model year Avanti, Corvette, Lotus, and TVR models with Current Value in excess of $44,000, use the following Insurance Rating Group assignments:

Current Value*	IRG		Current Value*	IRG		Current Value*	IRG
$44,001 - $46,000	32		$89,001 - $91,000	50		$134,001 - $136,000	68
46,001 - 49,000	33		91,001 - 94,000	51		136,001 - 139,000	69
49,001 - 51,000	34		94,001 - 96,000	52		139,001 - 141,000	70
51,001 - 54,000	35		96,001 - 99,000	53		141,001 - 144,000	71
54,001 - 56,000	36		99,001 - 101,000	54		144,001 - 146,000	72
56,001 - 59,000	37		101,001 - 104,000	55		146,001 - 149,000	73
59,001 - 61,000	38		104,001 - 106,000	56		149,001 - 151,000	74
61,001 - 64,000	39		106,001 - 109,000	57		151,001 - 154,000	75
64,001 - 66,000	40		109,001 - 111,000	58		154,001 - 156,000	76
66,001 - 69,000	41		111,001 - 114,000	59		156,001 - 159,000	77
69,001 - 71,000	42		114,001 - 116,000	60		159,001 - 161,000	78
71,001 - 74,000	43		116,001 - 119,000	61		161,001 - 164,000	79
74,001 - 76,000	44		119,001 - 121,000	62		164,001 - 166,000	80
76,001 - 79,000	45		121,001 - 124,000	63		166,001 - 169,000	81
79,001 - 81,000	46		124,001 - 126,000	64		169,001 - 171,000	82
81,001 - 84,000	47		126,001 - 129,000	65		171,001 - 174,000	83
84,001 - 86,000	48		129,001 - 131,000	66		174,001 - 176,000	84
86,001 - 89,000	49		131,001 - 134,000	67		176,001 - 179,000	85

For Current Value in excess of $179,000, refer to the Company.
*Value of the vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.
(version CW1)

RULE 413. KIT CARS AND REPLICA AUTOMOBILES – REGULAR USE

For vehicles with an Original Cost New in excess of $32,000, use the following Insurance Rating Group assignments:

Original Cost New	IRG		Original Cost New	IRG		Original Cost New	IRG
$32,001 - $34,000	29		$69,001 - $72,000	44		$107,001 - $109,000	59
34,001 - 37,000	30		72,001 - 74,000	45		109,001 - 112,000	60
37,001 - 39,000	31		74,001 - 77,000	46		112,001 - 114,000	61
39,001 - 42,000	32		77,001 - 79,000	47		114,001 - 117,000	62
42,001 - 44,000	33		79,001 - 82,000	48		117,001 - 119,000	63
44,001 - 47,000	34		82,001 - 84,000	49		119,001 - 122,000	64
47,001 - 49,000	35		84,001 - 87,000	50		122,001 - 124,000	65
49,001 - 52,000	36		87,001 - 89,000	51		124,001 - 127,000	66
52,001 - 54,000	37		89,001 - 92,000	52		127,001 - 129,000	67
54,001 - 57,000	38		92,001 - 94,000	53		129,001 - 132,000	68
57,001 - 59,000	39		94,001 - 97,000	54		132,001 - 134,000	69
59,001 - 62,000	40		97,001 - 99,000	55		134,001 - 137,000	70
62,001 - 64,000	41		99,001 - 102,000	56		137,001 - 139,000	71
64,001 - 67,000	42		102,001 - 104,000	57		139,001 - 142,000	72
67,001 - 69,000	43		104,001 - 107,000	58			

For vehicles with an Original Cost New above $142,000, refer to the Company.
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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

PRIVATE PASSENGER
BODILY INJURY LIABILITY LIMITS
State Farm Mutual Only -- Except for limits shown in
the Limited Distribution Section of this manual

Per Person Limit (000)	Per Accident Limit (000)			
	1250	1500	1750	2000
25	1.28	1.31	1.34	1.37
30	1.30	1.33	1.36	1.38
40	1.32	1.35	1.38	1.40
50	1.33	1.36	1.39	1.41
100	1.34	1.37	1.40	1.43
150	1.38	1.41	1.44	1.47
200	1.42	1.45	1.48	1.51
250	1.46	1.49	1.52	1.55
300	1.48	1.51	1.54	1.57
400	1.52	1.55	1.58	1.61
500	1.55	1.58	1.61	1.64
750	1.61	1.64	1.67	1.70
1000	1.66	1.70	1.72	1.74
1250	1.71	1.74	1.77	1.78
1500		1.78	1.81	1.83
1750			1.86	1.88
2000				1.93

BODILY INJURY AND PROPERTY DAMAGE LIABILITY - INCLUSIVE LIMITS
State Farm Mutual Only
To determine the Bodily Injury and Property Damage Liability premium for an inclusive limit of amount A, discount the otherwise applicable premium for multiple limits of A/A/A by 5%.
version 3

COMMERCIAL
BODILY INJURY LIABILITY LIMITS
State Farm Mutual Only -- Except for limits shown in
the Limited Distribution Section of this manual

Per Person Limit (000)	Per Accident Limit (000)			
	1250	1500	1750	2000
25	1.28	1.31	1.34	1.37
30	1.30	1.33	1.36	1.38
40	1.32	1.35	1.38	1.40
50	1.33	1.36	1.39	1.41
100	1.34	1.37	1.40	1.43
150	1.38	1.41	1.44	1.47
200	1.42	1.45	1.48	1.51
250	1.46	1.49	1.52	1.55
300	1.48	1.51	1.54	1.57
400	1.52	1.55	1.58	1.61
500	1.55	1.58	1.61	1.64
750	1.61	1.64	1.67	1.70
1000	1.66	1.70	1.72	1.74
1250	1.71	1.74	1.77	1.78
1500		1.78	1.81	1.83
1750			1.86	1.88
2000				1.93

BODILY INJURY AND PROPERTY DAMAGE LIABILITY - INCLUSIVE LIMITS
State Farm Mutual Only
To determine the Bodily Injury and Property Damage Liability premium for an inclusive limit of amount A, discount the otherwise applicable premium for multiple limits of A/A/A by 5%.
version 2

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APARTMENT HOUSE, MOTEL OR HOTEL BUS (SFM Only)

An apartment house, motel or hotel bus is an automobile of any type used for transportation of passengers between a named apartment house, motel or hotel and airports, railroad stations, docks or other passenger stations.

1. Seating Capacity of 8 or Less Excluding the Driver
   Rate at the private passenger class 1H single automobile classification for all coverages. The bodily injury and property damage liability and medical payments base premiums shall be 105% of those otherwise applicable.
2. Seating Capacity of Over 8 Excluding the Driver
   Rate at the private passenger class 1H single automobile classification for all coverages. The bodily injury and property damage liability and medical payments base premiums shall be 140% of those otherwise applicable.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version CW3)

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Arkansas
State Farm Mutual Automobile Insurance Co., State Farm Fire and Casualty Co.

FOR ACTUARIAL DEPARTMENT USE ONLY
COMPANY CAR FLEETS AND AUTOMOBILE SCHEDULE RATING PLAN (SFM Only)

A company car fleet is defined as any number of self-propelled vehicles owned by or under the direct control of State Farm Insurance Companies. All such policies containing the same expiration date and coverage limits shall be combined for the purposes of experience rating under Rule 851—Experience Rating Plan.
All such fleets are eligible for a rate modification reflecting specific characteristics of the fleet, in accordance with the "Automobile Schedule Rating Table," to the extent that such characteristics are not reflected in any experience modification otherwise applicable.
The modification shall apply to the total premium for all coverages.
The maximum modification shall be 25%.

Automobile Schedule Rating Table

	Limit of Modification	
	Credit	Debit
	%	%
A. Management and Type of Business:		
1. Cooperative Attitude	-4	+4
2. Financial Stability	-4	+4
3. Area of Operations	-4	+4
4. Products Hauled	-4	+4
B. Employees:		
1. Driver Employment Practices	-4	+4
2. Average Age of Driver	-4	+4
3. Driver's Pay	-4	+4
4. Driver Supervision and Training	-4	+4
5. Average Length of Driver Employment	-4	+4
C. Equipment:		
1. Condition	-4	+4
2. Repair and Servicing Program	-4	+4
3. Safety Equipment	-4	+4
D. Safety Organization:		
1. Safety Policy	-4	+4
2. Safety Program	-4	+4

(version CCSRP.CW2)

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MULTIPLE AUTOMOBILES DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced when two or more private passenger automobiles, used principally by persons residing in the same household, are insured with State Farm Mutual Automobile Insurance Company or State Farm Fire and Casualty Company. The automobiles must be owned by one or more individuals in the household who are related by blood, marriage, or adoption. An automobile whose use, sale, or replacement is controlled by an individual shall be considered as owned by that individual.

These factors also apply if the automobiles are jointly owned by two unrelated residents and both are designated as named insureds on the policies insuring the cars they jointly own.

This discount also applies to an owned private passenger automobile if the insured has a motor home rated under the provisions of Rule 401—Motor Homes, Truck or Van Campers, and meets the above requirements. This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Note—An automobile which is ordinarily not readily available for use by the insured or by other residents of the same household shall not qualify for the discount afforded by this section; neither shall such an automobile qualify another automobile for such discount.

Exception—The following vehicles are not eligible for the Multiple Automobiles Discount, nor are they counted, except for motor homes, in determining the applicability of the Multiple Automobiles Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW1)

DRIVER TRAINING DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9 and second digit class code of 1, 2, B, C, D, K, P, or Q. Evidence must be presented that each owner or driver, other than a married female, who is under 21 years of age, and who is a resident in the same household as the applicant, or who customarily drives the automobile, has successfully completed an acceptable driver education course. The minimum requirements of an "acceptable" driver education course are that it:

1. be conducted by an instructor who is licensed or certified to conduct such a course; and,
2. include classroom instruction in basic traffic and safety rules, plus driving experience under actual road and traffic conditions or in a mechanical device simulating such conditions;

however, in the event the State requirements for such a course are more stringent than the requirements above, the State requirements shall be the minimum.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Exception—The following vehicles are not eligible for the Driver Training Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW1)

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GOOD STUDENT DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9, except classes 8L and 8M, provided:

1. all male and unmarried female drivers under 25 years of age, whose use of the automobile was considered in determining the applicable classification code, are:
    a. full-time students in high school; or,
    b. enrolled as full-time students in academic courses in a college or university; and,
2. the scholastic records for the immediately preceding school semester, or comparable segment, show that each was a full-time student (see Note 1 for home study students) and:
    a. ranked scholastically among the upper 20% of their class; or,
    b. in schools designating grades by letter (such as A, B, C, D and F), had a grade average of B or its equivalent (see Note 2); or,
    c. in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least three points for all subjects combined, or its equivalent; or,
    d. in schools that maintain a "Dean's List", "Honor Roll", or comparable listing for scholastic achievement, was included in such a list; or,
3. has graduated from a college or university and has a cumulative scholastic record meeting the scholastic requirements of section 2 of this rule.

The Company must be furnished a copy of the appropriate documents or a statement certified by a responsible official of the school indicating attainment of at least one of the above scholastic requirements.

Except for persons who qualify under section 3 of this rule, similar statements are to be furnished to the Company each 12 months, subsequently.

Drivers currently receiving the Good Student Discount may have the discount continued after completion of the driver's undergraduate work provided the driver:

a. graduated from a four year college; or,
b. attended college on a full-time basis for at least two consecutive years and had a scholastic record meeting the above requirements during the last two of these years; and,

continues to be the controlling factor in the classification of the automobile.

The Good Student Discount terminates when the driver reaches age 25 or is rated as Class 1.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Notes—

1. Students who are enrolled in a home study program must satisfy the scholastic requirement by submitting evidence that they ranked in the upper 20% on one of the following national standardized tests, administered within the past twelve months:
    - PSAT (Preliminary Scholastic Aptitude Test)
    - PLAN (Preliminary American College Test)
    - SAT-I (Scholastic Aptitude Test-I)
    - ACT (American College Test)
    - TAP (Tests of Achievement and Proficiency)
    - California Achievement Test

    Similar evidence of ranking must be supplied to the Company each subsequent 12 months.
2. If the system of grading by letter is not susceptible to averaging no grade shall be below "B" or its equivalent.

Exception—The following vehicles are not eligible for the Good Student Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version AR4.1)

STEER CLEAR® SAFE DRIVER DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9. In order to initially qualify for this discount, the following requirements must be met:

1. All male and unmarried female drivers under 25 years of age who are assigned to the automobile must:
    a. have no at-fault accidents or moving violations in the three year period prior to the time the discount is initially applied, and
    b. have completed the State Farm Steer Clear program.
2. All private passenger automobiles in the household must be insured with State Farm Mutual Automobile Insurance Company or State Farm Fire and Casualty Company (however, none can be written under an assigned risk plan).

The discount shall continue so long as the qualifying operator(s) continues to have no violations and no at-fault accidents. The occurrence of a violation or an at-fault accident by this operator(s) results in the loss of the discount. Additional drivers who are later assigned to the automobile must meet the initial qualifications in order for the Steer Clear Safe Driver Discount to continue.

An operator who initially qualifies for the discount prior to age 21 must complete the second education program before age 21 in order to continue the discount. The discount terminates when the operator reaches 25 years of age or is rated as Class 1.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

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Notes—

a. An at-fault accident is one that results in damage to any property. In the State Farm Fire and Casualty Company, an at-fault accident involving death or bodily injury subject to the New Business Rating provision of the Standard Tier Automobile Rating rule shall also prevent a driver from qualifying for this discount. An accident shall not be considered at-fault if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.
b. For new business to qualify, acceptable verification of prior accident-free history will be required.
c. Drivers who initially qualify for the discount prior to age 21 are not required to complete the second education program if they turn 21 within 1 year of initial qualification.

Exception—The following vehicles are not eligible for the Steer Clear Safe Driver Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW4)

ACCIDENT RECORD RATING PLAN (ARRP) (SFM Only)

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be subject to surcharges determined in accordance with the following provisions:

A. **New Business Rating**

A 10% surcharge shall apply if, in the three year period prior to the date of application, there are any chargeable accidents. The surcharge shall apply for a period of not more than three years, but it will not apply to any policy period that begins more than three years from the date of the accident.

An accident shall be considered chargeable if it resulted in damage to any property in the amount of $750 or more. However, an accident shall not be considered chargeable if the applicant provides sufficient evidence that the driver involved in the accident was less than 50% at fault.

B. **Subsequent Rating**

1. **Chargeable Accidents**

An accident shall be chargeable as of the date the Company has recorded payments totaling $750 or more (for accidents occurring on or after April 1, 1999) under property damage liability coverage and collision coverage combined. In the event of a multiple vehicle accident, property damage liability payment must be present for a claim to be considered chargeable.

An accident shall not be considered chargeable if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.

Note—Accidents occurring prior to April 1, 1999, are considered chargeable as of the date the Company has recorded payments totaling $400 or more under property damage liability coverage or, in the event of a one car collision, under collision coverage.

2. **Premium Surcharge**

The surcharge applicable during a policy period is determined by totaling the separate charges for the individual accidents which became chargeable during the three year period ending two months prior to the current expiration date.

3. **Accident Charges**

The charge for a specific accident shall be:

i. 10% if there were no other chargeable accidents during the three years preceding the date this accident became chargeable;
ii. 30% if there was only one other chargeable accident during this period and its charge was 10%;
iii. 50% in all other instances.

Except as set forth in the Miscellaneous Provisions section of this rule, the accident charge shall apply to the policy providing the coverage under which the claim payment has been made and each charge shall apply for a period of three years from the renewal date on which it was originally applied.

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C. **Miscellaneous Provisions**

1. The percentage(s) of accident surcharge shall be unaffected by changes requiring a policy transfer or by changes in the territory, use, or driver classification of the policy.
2. If the Company is furnished evidence during the three year period subsequent to the date the accident became chargeable, that the driver involved in the chargeable accident will no longer be a resident of the named insured's household, or will not be a driver of the automobile insured under the policy, then that accident will no longer be used in determining the current accident charge or accident-free discount on the policy. However, if the driver continues to be insured with the Company on another policy, the accident will be considered in the rating of that policy.
3. For initial rating under the New Business provisions of this rule, operators will be assigned to the automobile they most frequently operate and the accident record for each automobile will be thus determined. If a new driver is added after the policy has been initially written, that driver's prior record will be considered in the subsequent rating of the automobile.
4. If the driver involved in a chargeable accident is currently an assigned driver of an automobile insured in State Farm Fire and Casualty Company, that accident shall not be used in determining the current accident surcharge, but shall be reflected in that person's driving record for the purpose of determining the Driver Record Charges on the State Farm Fire and Casualty Company policy.
5. If a driver is involved in a chargeable accident while driving an automobile insured with State Farm Fire and Casualty Company, and is not an assigned driver of an automobile insured in State Farm Fire and Casualty Company, that accident will be considered in determining the current accident surcharge applicable to the automobile insured in State Farm Mutual Automobile Insurance Company which is most frequently driven by that driver.
6. A driver previously insured in State Farm Fire and Casualty Company and now being insured in State Farm Mutual Automobile Insurance Company shall be considered as renewal business subject to the provisions of this rule, provided the effective date of the insurance coverage is within three years of the termination date in the State Farm Fire and Casualty Company.

D. **Accident-Free Discount**

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be reduced by 15% if the policy has been in force with the State Farm Mutual Automobile Insurance Company for at least three years and there have been no chargeable accidents during the three year period ending two months prior to the current expiration date.

This discount increases to:

- 20% if the policy has been in force for six years,
- 25% if the policy has been in force for ten years,

and there have been no chargeable accidents during these time periods.

Note—The time in force provision shall include the time an insured was rated continuously at the 3-Star Discount rate level in State Farm Fire and Casualty Company immediately prior to transferring to State Farm Mutual Automobile Insurance Company.

This discount applies so long as the policy remains in force and there are no chargeable accidents. If there has been a chargeable accident and the policy has been in force for at least nine years and there have been no chargeable accidents during the nine years preceding the date the accident becomes chargeable, the discount will continue. Otherwise, the occurrence of a chargeable accident results in the loss of the discount; however, the normal charge for that accident will be:

- waived if the discount being received was 20% or 25%,
- reduced to 5% if the discount was 15%,

so long as there are no other chargeable accidents during the three year experience period.

A chargeable accident which occurs within nine years of one that was forgiven will be subject to the latter provisions.

E. **Reinstatements**

1. A reinstated policy shall be subject to the New Business provisions of this rule, except that the developed accident surcharge percentages shall be no lower than that which would have been applicable had the policy remained in force.
2. Any accident-free discount applicable at the time of expiration or cancellation will be applied, provided the reinstatement occurs within five years and there have been no accidents during this period which the Company determines to have been the fault of the owner or operator of the automobile being insured. This provision does not apply if the applicant has been insured in the State Farm Fire and Casualty Company during all or part of the intervening time.

F. ***Exception—***The following vehicles are not eligible for the Accident Record Rating Plan (ARRP):

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Trailers insured under Rule 402—Trailers Designed for Use with Private Passenger Automobiles
iii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iv. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
v. Automobiles insured under Rule 410—Driver Training Automobiles
vi. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vii. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
viii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
ix. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW9)

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STANDARD TIER AUTOMOBILE RATING (STAR) PLAN (SFF&C Only)

A. **Driver Record Charges**

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be adjusted for the individual driving records of the operators assigned to the vehicle, in accordance with the following provisions. If more than one driver is assigned to the vehicle, the Driver Record Charges for each driver are added together and applied to the base premiums.

The Driver Record Charges for each individual driver are based upon the Driver Record Level and the following table:

Driver Record Level	Driver Record Charge
1	+0%
2	+0%
3	+0%
4	+15%
5	+50%
6	+60%
7	+70%
8	+90%
9	+110%
10	+140%*

*Plus 50% for each additional level above 10

B. **Driver Record Levels**

New Business Rating—Each new operator's Driver Record Level is based upon their accidents and violations during the three-year period ending on the effective date of the initial policy period. If there were no chargeable accidents or violations during the three-year period, the Driver Record Level shall be Level 1. Otherwise, the Driver Record Level is increased by 3 for each chargeable accident, by 2 for each minor violation, and by 5 for each major violation.

Subsequent Renewal Rating—Each assigned operator's Driver Record Level is based upon the accidents and violations which became chargeable during the three-year experience period ending on the effective date of the policy period. If there were no chargeable accidents or violations during the three-year experience period, the Driver Record Level shall be Level 1.

The Driver Record Level adjustment for each chargeable accident will be:

- +3 levels during the first year after it was first considered, and
- +2 levels during the second year, and
- +1 level during the third year.

The Driver Record Level adjustment for each chargeable minor violation will be:

- +2 levels during the first year after it was first considered, and
- +1 level during the second year, and
- +0 levels during the third year.

The Driver Record Level adjustment for each chargeable major violation will be:

- +5 levels during the first year after it was first considered, and
- +4 levels during the second year, and
- +3 levels during the third year.

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C. **At-Fault and Chargeable Accidents**

1. **New Business Rating**

- **At-Fault Accidents—**Subject to the exceptions below, an accident shall be considered at-fault if it resulted in death or bodily injury or damage to any property.
- **Chargeable Accidents—**An at-fault accident shall be considered chargeable if it resulted in death or bodily injury or in damage to any property in the amount of $750 or more ($400 or more for accidents which occurred prior to April 1, 1999).

Exceptions—An accident shall not be considered at-fault, nor chargeable, if the applicant demonstrates:

- that it was caused by contact with birds, animals, missiles, or falling objects; or,
- that the operator involved in the accident was:
  a. lawfully parked; or,
  b. 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 the accident was convicted of a moving traffic violation; or,
  f. operating a vehicle of a type not eligible for rating under this rule.

The term "convicted" includes a plea of guilty or forfeiture of bond.

2. **Subsequent Rating**

An accident shall be considered at-fault as of the date the Company has recorded any payments under property damage liability or collision coverage. In the event of a multiple vehicle accident, property damage liability payment must be present for a claim to be considered at-fault.

An at-fault accident shall be considered chargeable as of the date the Company has recorded payments totaling $750 or more (for accidents which occurred on or after April 1, 1999) under property damage liability coverage and collision coverage combined.

Notes—

1. For both New Business and Subsequent Rating, an accident shall not be considered at-fault, nor chargeable, if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.
2. For Subsequent Rating, accidents which occurred prior to April 1, 1999, are considered chargeable as of the date the Company has recorded payments totaling $400 or more under property damage liability coverage or, in the event of a one car collision, under collision coverage.

D. **Minor Violations**

Minor violations include traffic law offenses for speeding, stop sign and traffic signal infractions, improper turns, failure to yield right of way, and similar offenses.

A minor violation shall not be counted as a separate incident if it occurred in connection with a chargeable accident.

If any violation is subsequently dismissed, it will no longer be considered a chargeable violation.

E. **Major Violations**

For purposes of this rule, major violations include:

1. Driving a motor vehicle under the influence of intoxicants or drugs, or having a driver's license suspended or revoked due to refusing to submit to a test for such substances.
2. Manslaughter (whether or not "voluntary"), reckless homicide or assault arising out of the use of a motor vehicle.
3. Reckless driving, or using a vehicle in the commission of a felony or any other crime punishable as a felony.
4. Failure to stop and report or identify oneself when involved in a motor vehicle accident, or fleeing a law enforcement official.
5. Operating a motor vehicle without a valid driver's license or during a period of revocation or suspension of a motor vehicle registration or operator's license.
6. Operating a motor vehicle without the owner's authority.
7. Racing or engaging in a highway speed contest.
8. Lending a registration or operator's license to another person.

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F. **Other Provisions**

1. Base Rates
   Each vehicle is rated with the 3-Star Discount, the 2-Star Discount, or the 1-Star rates. The 1-Star rates are the base rates and are used if the vehicle does not qualify for the 3-Star Discount nor the 2-Star Discount.
   3-Star Discount
   In order for the insured vehicle to initially qualify for the 3-Star Discount, all other listed requirements for the 2-Star Discount must be satisfied, and the vehicle must also satisfy the following conditions:
   a. All drivers assigned to the insured vehicle must have no accidents that became chargeable and no minor violations during the applicable three-year experience period and no major violations during the five-year period.
   b. All drivers assigned to the insured vehicle must have no non-chargeable at-fault accidents during the applicable three-year experience period.
   c. If the insured vehicle (or the vehicle it replaced) or any other vehicle in the household was previously rated with the 1-Star Rates, because it was driven without liability insurance in violation of any financial responsibility or compulsory insurance requirement, the insured vehicle will not qualify for the 3-Star Discount until that vehicle has not been driven without liability insurance for two years.
   d. If the insured vehicle does not have at least one assigned driver who has been licensed in the United States or Canada for at least three years, there must be another vehicle in the household which is already rated with the 3-Star Discount. Furthermore, the other household vehicle must have at least one driver assigned who has been licensed in the United States or Canada for at least three years.

   The 3-Star Discount will continue to apply, so long as there are no assigned drivers with any chargeable accidents or minor violations during the applicable three-year experience period or any major violations during the five-year period. If the 3-Star Discount is lost due to a chargeable accident or violation, in order to re-qualify the vehicle must again meet the requirements listed above.
   2-Star Discount
   The 2-Star Discount applies if the insured vehicle does not qualify for the 3-Star Discount and the insured vehicle (or the vehicle it replaced) has not been driven without liability insurance in violation of any financial responsibility or compulsory insurance requirement during the past 12 months.
   For vehicles which did not qualify for the 2-Star Discount as new business because they were driven without liability insurance, the 1-Star Rates will apply for a period of one year from the effective date of coverage for that vehicle. After that, the 2-Star Discount will apply for at least one year.
   1-Star Rates
   The 1-Star Rate applies if the insured vehicle does not qualify for the 3-Star Discount nor the 2-Star Discount as new business.
2. For purposes of determining a Driver Record Charge, drivers are assigned to the car they most frequently operate and in accordance with Rule 205—Classification of Private Passenger Type Automobiles. Each driver is assigned to only one vehicle. Drivers may not be moved from one vehicle to another for the purposes of affecting the total premium.
3. If no drivers are assigned to a vehicle, that vehicle shall be rated as if all of its operators were at Driver Record Level 1.
4. For existing business in force prior to January 1, 1999, minor violations that occurred prior to January 1, 1998 will not be considered in the determination of the Driver Record Level. However, all minor violations that occurred during the last three years, as well as all major violations that occurred during the last five years, will be considered in the qualification for the 3-Star discount.

G. ***Exception—***The following vehicles are not eligible for the Standard Tier Automobile Rating (STAR) Plan:
   i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
   ii. Trailers insured under Rule 402—Trailers Designed for Use with Private Passenger Automobiles
   iii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
   iv. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
   v. Automobiles insured under Rule 410—Driver Training Automobiles
   vi. Automobiles insured under Rule 411—Funeral Directors' Automobiles
   vii. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies

(version AR6.1)

GOOD DRIVING DISCOUNT (SFM Only)

A. **Requirements**
   The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile are reduced by 10% if the following requirements are met:
   1. New Business Policies—Each of the drivers in the household has had no moving violations and no at-fault accidents during the past three years.
   2. Newly Acquired Added Car Policies (All other added car policies must meet the requirements for new business policies in A.1 of this rule.)
      a. At least one car in the household is receiving the Good Driving Discount or an Accident-Free Discount.
      b. Each of the drivers in the household has had no at-fault accidents during the past three years.
      c. There are no added drivers within 60 days before or after the application.

      Note—If any of the above requirements are not met for a newly acquired added car, the requirements for new business policies in A.1 of this rule must be met.

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B. **Miscellaneous Provisions**

1. The Good Driving Discount will continue to apply until the policy qualifies for the Accident-Free Discount, so long as the policy remains in force with no additional drivers and there are no chargeable accidents as defined in the Accident Record Rating rule. Additional drivers must also satisfy requirements A.1 above in order for the Good Driving Discount to continue.
2. If the Company is furnished evidence that the driver who prevented a Good Driving Discount from initially being applied (because of requirements A.1 or A.2.(b) above) is no longer a member of the named insured's household or will no longer be a driver of the car insured under the policy, then the discount may be added, if all of the requirements are met at the time the driver moves.
3. If a policy that has been in force for less than three years initially qualified for the Good Driving Discount, but the discount was subsequently removed due to a chargeable accident, the discount can be reapplied to the policy if the Company is furnished evidence that the driver involved in the chargeable accident will no longer be a resident of the named insured's household or will no longer be a driver of the car insured under the policy, provided there are no other chargeable accidents on the policy.

C. **Definitions**

1. At-Fault Accident—an at-fault accident is one that results in death or bodily injury or in damage to any property. An accident shall not be considered at-fault if the Company is furnished evidence that the driver involved in the accident was less than 50% at fault.
2. Moving Violations—include minor driving violations for speeding, stop sign and signal infractions, improper turns, failure to yield right of way, and similar offenses, as well as major driving violations.

D. **Reinstatements**

1. Policies which are reinstated within 39 days shall not be eligible for the Good Driving Discount unless the discount applied to the policy at the time of expiration or cancellation. In that case the discount will be applied, provided there have been no moving violations or at-fault accidents during this period.
2. Policies reinstated after 39 days shall be treated as New Business for purposes of the Good Driving Discount.

E. ***Exception—***The following vehicles are not eligible for the Good Driving Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Trailers insured under Rule 402—Trailers Designed for Use with Private Passenger Automobiles
iii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iv. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
v. Automobiles insured under Rule 410—Driver Training Automobiles
vi. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vii. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
viii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
ix. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW3)

DEFENSIVE DRIVING COURSE DISCOUNT

Private passenger automobile base premiums for the bodily injury and property damage liability, medical payments, comprehensive, and collision coverages shall be reduced 5% when applicable to automobiles rated as Class 1, Class 2 or Class 6 where the principal operator is at least 55 years of age and:

1. The principal operator of the automobile has successfully completed an approved Motor Vehicle Accident Prevention course taught by an approved instructor for a minimum number of hours of actual classroom or field driving instruction as determined by the Department of Motor Vehicles (Office of Driver Services).
2. A certificate is presented to the Company signifying the above course was successfully completed within the three years prior to the inception or renewal date of the policy term to which this rule applies. Following this three year period, the course must be successfully repeated and evidence presented in order to again qualify for the discount.

If the operator is a principal operator of two or more qualifying vehicles insured with the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company, the discount shall apply to the vehicle most frequently operated by that operator.
If there is more than one principal operator of the vehicle, all must qualify for the discount to apply.
Exceptions—The following vehicles are not eligible for the Defensive Driving Course Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

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PASSIVE RESTRAINT DISCOUNT
1993 and Prior Model Years and All Model Years of Motor Homes, Kit Cars, and Replicas
The medical payments base premium applicable to a private passenger automobile shall be reduced by the following amount if the automobile is equipped with a factory-installed air bag or other passive restraint system which meets federal safety standards.

Category	Type of System	Discount
1	Automatic Front Seat Belts	10%
2	Air Bag on Driver Side Only	20%
3	Air Bags on both Driver and Front Passenger Sides	30%
4	Air Bags and Automatic Seat Belts on both Driver and Front Passenger Sides	40%

Exceptions—The following vehicles are not eligible for the Passive Restraint Discount:
i. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
ii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

VEHICLE SAFETY DISCOUNT
1994 and Newer Model Years Except Motor Homes, Kit Cars, and Replicas
The medical payments base premium applicable to a private passenger automobile shall be reduced by the following amount if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount, and Liability Rating Group Section with one of the following codes:

Vehicle Safety Discount Code	Vehicle Safety Discount
A	40%
B	30%
C	20%
D	10%
E	0%

Exceptions—The following vehicles are not eligible for the Vehicle Safety Discount:
i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Vehicles insured under Rule 413—Kit Cars and Replica Automobiles—Regular Use
iv. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)
(version CW2)

LIABILITY RATING GROUP
1998 and Newer Model Years Except Motor Homes, Kit Cars, and Replicas
The bodily injury and property damage liability base premium applicable to a private passenger automobile shall be adjusted by the following premium adjustment factor if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount and Liability Rating Group Section with one of the following codes:

Liability Rating Group Code	Premium Adjustment Factor
1	.80
2	.85
3	.90
4	.95
5	1.00
6	1.05
7	1.10
8	1.15
9	1.20

Exceptions—The following vehicles are not eligible for the Liability Rating Group:
i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Vehicles insured under Rule 413—Kit Cars and Replica Automobiles—Regular Use
iv. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)
(version CW1)

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MULTIPLE LINE DISCOUNT
The base premiums for bodily injury and property damage liability, medical payments, comprehensive, and collision coverages, applicable to a private passenger automobile shall be reduced by the percentage shown below if the person(s) who is the named insured on the automobile policy is also the named insured or owner of another policy as follows:

Qualifier	Discount
An individual life insurance policy with a face value of less than $125,000 (excluding all annuities, all tax qualified life insurance products, and paid-up life insurance with a face value of less than $5,000)	5%
An individual life insurance policy with a face value of $125,000 or greater (excluding all annuities and all tax qualified life insurance products)	5%
An individual health insurance policy (excluding Disability Income Payment Protection Plan, Individual Credit Disability Income, Short Term Hospital Surgical, and Medicare Part D Prescription Drug Plan)	5%
A manufactured home policy covering the named insured's principal residence	10%
A renter's policy covering the named insured's principal residence	10%
A manufactured home policy covering the named insured's principal residence plus a personal liability umbrella policy	15%
A renter's policy covering the named insured's principal residence plus a personal liability umbrella policy	15%
A condominium policy covering the named insured's principal residence	17%
A homeowner's policy covering the named insured's principal residence	17%
A farm/ranch policy covering the named insured's principal residence	17%
A condominium policy covering the named insured's principal residence plus a personal liability umbrella policy	22%
A homeowner's policy covering the named insured's principal residence plus a personal liability umbrella policy	22%
A farm/ranch policy covering the named insured's principal residence plus a personal liability umbrella policy	22%

Such additional policies must be written in one of the State Farm affiliated companies or by an insurer that has entered into a strategic alliance with a State Farm affiliated company. If the named insured qualifies for more than one of the discounts, only the largest discount applies.
Exception—The following vehicles are not eligible for the Multiple Line Discount:

i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
viii. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

(version CW5)

CUSTOMER RATING INDEX (CRI)
The base premiums for the bodily injury and property damage liability, medical payments, comprehensive, and collision coverages, applicable to a private passenger automobile shall be adjusted by the CRI Factor in accordance with the following provisions:

A. **New Business Rating**
A New Business CRI will be used to determine the CRI Factor when a policy is initially written. The CRI initially assigned will continue to be used in determination of the CRI Factor until a Renewal CRI first applies.

B. **Subsequent Rating**
At each renewal, beginning two years from the new business effective date of the policy, a Renewal CRI will be used to determine the CRI Factor.

C. **Factors**
The CRI Factor is determined by the following formula: $1.003^{(1600 - CRI)}$. The CRI Factor shall be rounded to 3 decimal places and is subject to a maximum factor of 1.992 and a minimum factor as outlined in the table below:

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SFM No Accident-Free Discount or Good Driving Discount	SFM Good Driving Discount	SFM 3-Year Accident-Free Discount	SFM 6-Year Accident-Free Discount	SFM 10-Year Accident-Free Discount	SFFC 1-STAR	SFFC 2-STAR	SFFC 3-STAR
0.710	0.710	0.740	0.770	0.800	0.710	0.710	0.710

D. **Miscellaneous Provision**
A policy transferring from State Farm Fire and Casualty Company to State Farm Mutual Automobile Insurance Company will use the CRI from the former company. The two year requirement from Section B. of this rule is applied from the new business effective date of the State Farm Fire and Casualty Company policy.

E. **Reinstatements**
Policies reinstating after 39 days shall be treated as New Business for purposes of CRI determination.

F. ***Exception—***The following vehicles are not eligible for the Customer Rating Index (CRI):
i. Motor homes as defined in Rule 401(A)—Motor Homes, Truck or Van Campers (Recreational Use)
ii. Vehicles insured under Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles
iii. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
iv. Automobiles insured under Rule 410—Driver Training Automobiles
v. Automobiles insured under Rule 411—Funeral Directors' Automobiles
vi. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies
vii. Fleets insured under Rule 801—Fleet Rating Plan (SFM Only)
viii. Fleets insured under Rule 851—Experience Rating Plan (SFM Only)
ix. Vehicles insured under Rule 901—Recreational Vehicles (SFM Only)

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101. COVERAGES
The coverages to which the rates and rules of this manual apply are as described in the insuring agreements of the automobile policy form of the company underwriting the coverage and are subject to the policy exclusions and conditions and to any endorsements which may be attached to such policy.
(version CW1)

102. POLICY TERM
Unless otherwise indicated, manual premiums are for a six months policy term. (See Rule 105—Changes)
A policy term greater than that represented by the manual premium may not be written except under the following conditions when a policy term up to twice as long may be written:

1. When the insured is subject to a statutory or contractual requirement that coverage be written for a longer policy term, or
2. when the Company operating procedures authorize writing a longer policy term.

When a policy subject to one of the above conditions is written, the premiums applicable to each period or portion thereof comprising the extended policy term are determined from manual rules, classifications, and premiums in effect at the inception of the policy with each period independently classified and rated on the basis of factual information available at the beginning of the period, except that any surcharge developed under Rate Section Rules—Accident Record Rating or Standard Tier Automobile Rating Plan shall apply for the entire period of the policy.
If the insurance under an extended term policy is transferred to another policy, the new policy is subject to the manual rules, classifications, and premiums in effect at the time of transfer.
Post Dated Coverages—Provided at least one coverage of insurance is effective at the inception of the term shown in the policy period, a policy may be written to provide for a subsequent effective date for specified coverages.
The pro rata premium for the period of coverage is charged for post dated coverages.
(version CW1)

103. NO RULE

104. RENEWAL OF POLICY
Note—The exception to this rule does not apply to vehicles insured under Rule 851—Experience Rating Plan.
A policy may be renewed for a succeeding policy term. The renewal premium is due on or before the expiration of the current policy term.
Exception—Payment of the renewal premium may be satisfied by paying 50% of such premium plus a service charge of $2.00 within the above allotted time and paying the remaining 50% of the renewal premium within sixty days after the renewal due date.
(version CW1)

105. CHANGES
Changes that affect the coverage provided by the policy, or the territory, use, description or rating classification of the risk, may require transfer of the insurance to a new policy or endorsement of the present policy.
If a different premium is required by the Company for the remainder of the current policy term, any additional premium or premium credit shall be computed pro rata.
(version CW1)

106. SUSPENSION OF COVERAGE, SEASONAL USE
Note—See Rule 901—Recreational Vehicles for special provisions applicable to such vehicles.

A. **Suspension of Coverage**
Coverage afforded under a policy insuring a motor vehicle may be suspended during the time the vehicle is withdrawn from service. The coverages suspended afford no protection under the policy during the period of suspension. The following rules govern suspensions:
1. Any coverage may be suspended unless it is required by statute to remain in force.
2. Coverage will be reinstated on the date designated by the insured. In the absence of such designation, coverages suspended for the winter season will be automatically reinstated the succeeding April 1.
3. Premium credits on suspended coverages will be computed pro rata for the period of suspension and
   a. will be applied against the next renewal premium if other policy coverages remain in force, or
   b. will be retained by the Company pending reinstatement of such coverages if no policy coverages remain in force. After six months, if the coverages have not been reinstated or a definite reinstatement date has not been established, the policy will be cancelled and the premium credits refunded.
4. Policies covering vehicles rated in accordance with the following rules may not be suspended unless the vehicle has been stolen, destroyed, or sold:
   a. Section B. of this rule—Seasonally Used Farm Trucks.
   b. Section A. of Rule 401—Motor Homes, Truck or Van Campers—Recreational Use.
   c. Rule 406—Antique and Classic Automobiles and Replicas—Limited Use.

B. **Seasonally Used Farm Trucks**
Note—Policies covering vehicles rated in accordance with this section of the rule may not be suspended.
The premium for bodily injury and property damage liability, medical payments, and collision coverage on a commercial-rated farm truck insured under a fleet policy or as part of a multiple vehicle risk* and used only seasonally during the year shall be reduced to reflect such seasonal use. The reduced premium will be determined by multiplying the otherwise applicable premiums for these coverages by the pro rata factor corresponding to the annual use, subject to a minimum of 0.500. If the policy period is semiannual, the same factor, representing the annual use of the vehicle, applies to each period.
*Five or more self-propelled vehicles, other than motorcycles, recreational vehicles, limited use antique or classic automobiles, for the same named insured.

(version SSS.CW1)

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107. CANCELLATIONS

Note—If other rules in this manual contain cancellation provisions which are not compatible with this rule, this rule applies only to the extent that it does not conflict with such other rules.

The policy may be cancelled either by the Company or at the request of the insured in accordance with the cancellation provisions of the policy.

Cancellation, whether by the Company or the policyholder, shall not affect any valid claim originating prior to the effective date of cancellation.

The return premium for any cancellation effective after the end of the initial policy period will be computed via the following pro rata table.

The return premium for any cancellation during the initial policy period will be computed using the short rate table, except the pro rata table shall be used when:

1. The named insured continues to carry other automobile insurance with this or an affiliated Company. ***Important—***Notice must be given that such other insurance is carried.
2. The automobile is stolen, destroyed, junked or sold.
3. The policy is replaced by one issued by this or an affiliated Company and covering the same risk. If the new policy is issued to a new owner, unearned premium credit may be transferred to such new owner with the agreement of the insured.
4. The cancellation is due to the death of a named insured.
5. The Company initiated the cancellation.

The following tables are used to determine the portion of premium to be charged or retained. The computation assumes each month has 30 days, except when the cancellation is within 30 days of the beginning (or end) of the policy period in which case the exact number of days in force (or remaining in the term) are used.

	SEMIANNUAL PRO RATA TABLE						**SEMIANNUAL SHORT RATE TABLE**					
	Month						Month					
Day	0	1	2	3	4	5	0	1	2	3	4	5
1	0.006	0.172	0.339	0.506	0.672	0.839	0.060	0.270	0.440	0.600	0.740	0.870
2	0.011	0.178	0.344	0.511	0.678	0.844	0.070	0.280	0.440	0.610	0.740	0.870
3	0.017	0.183	0.350	0.517	0.683	0.850	0.080	0.290	0.450	0.610	0.740	0.880
4	0.022	0.189	0.356	0.522	0.689	0.856	0.090	0.290	0.460	0.620	0.750	0.880
5	0.028	0.194	0.361	0.528	0.694	0.861	0.100	0.300	0.460	0.620	0.750	0.880
6	0.033	0.200	0.367	0.533	0.700	0.867	0.110	0.300	0.470	0.630	0.760	0.890
7	0.039	0.206	0.372	0.539	0.706	0.872	0.120	0.310	0.470	0.630	0.760	0.890
8	0.044	0.211	0.378	0.544	0.711	0.878	0.130	0.310	0.480	0.630	0.770	0.900
9	0.050	0.217	0.383	0.550	0.717	0.883	0.140	0.320	0.480	0.640	0.770	0.900
10	0.056	0.222	0.389	0.556	0.722	0.889	0.150	0.320	0.490	0.640	0.770	0.910
11	0.061	0.228	0.394	0.561	0.728	0.894	0.160	0.330	0.490	0.650	0.780	0.910
12	0.067	0.233	0.400	0.567	0.733	0.900	0.170	0.340	0.500	0.650	0.780	0.920
13	0.072	0.239	0.406	0.572	0.739	0.906	0.180	0.340	0.500	0.660	0.790	0.920
14	0.078	0.244	0.411	0.578	0.744	0.911	0.180	0.350	0.510	0.660	0.790	0.920
15	0.083	0.250	0.417	0.583	0.750	0.917	0.190	0.350	0.520	0.670	0.800	0.930
16	0.089	0.256	0.422	0.589	0.756	0.922	0.190	0.360	0.520	0.670	0.800	0.930
17	0.094	0.261	0.428	0.594	0.761	0.928	0.200	0.360	0.530	0.670	0.810	0.940
18	0.100	0.267	0.433	0.600	0.767	0.933	0.200	0.370	0.530	0.680	0.810	0.940
19	0.106	0.272	0.439	0.606	0.772	0.939	0.210	0.370	0.540	0.680	0.810	0.950
20	0.111	0.278	0.444	0.611	0.778	0.944	0.210	0.380	0.540	0.690	0.820	0.950
21	0.117	0.283	0.450	0.617	0.783	0.950	0.220	0.380	0.550	0.690	0.820	0.950
22	0.122	0.289	0.456	0.622	0.789	0.956	0.230	0.390	0.550	0.700	0.830	0.960
23	0.128	0.294	0.461	0.628	0.794	0.961	0.230	0.400	0.560	0.700	0.830	0.960
24	0.133	0.300	0.467	0.633	0.800	0.967	0.240	0.400	0.570	0.700	0.840	0.970
25	0.139	0.306	0.472	0.639	0.806	0.972	0.240	0.410	0.570	0.710	0.840	0.970
26	0.144	0.311	0.478	0.644	0.811	0.978	0.250	0.410	0.580	0.710	0.850	0.980
27	0.150	0.317	0.483	0.650	0.817	0.983	0.250	0.420	0.580	0.720	0.850	0.980
28	0.156	0.322	0.489	0.656	0.822	0.989	0.260	0.420	0.590	0.720	0.850	0.990
29	0.161	0.328	0.494	0.661	0.828	0.994	0.260	0.430	0.590	0.730	0.860	0.990
30	0.167	0.333	0.500	0.667	0.833	1.000	0.270	0.430	0.600	0.730	0.860	1.000

(version CW1)

108. REINSTATEMENTS

A policy which has expired or been terminated by cancellation may be reinstated by payment of the necessary premium and completion of any required forms if the risk is acceptable to the Company.

(version CW1)

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109. NO RULE

110. FINANCIAL RESPONSIBILITY CERTIFICATION

The bodily injury and property damage liability premium for a risk on which a certificate of insurance is filed to comply with the requirements of an automobile financial responsibility law shall be surcharged in accordance with the following schedule:

A. 50% Surcharge—If the certificate is required for a conviction or license suspension for
   1. driving a motor vehicle while intoxicated, or
   2. failing to stop and report when involved in an accident, or
   3. homicide or assault arising out of the operation of a motor vehicle.

B. 25% Surcharge—If the certificate is required for a conviction or license suspension for
   1. driving a motor vehicle at an excessive rate of speed where an injury to person or damage to property actually results therefrom, or
   2. driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.

C. 10% Surcharge—If the certificate is required for any other cause whatsoever.

<u>OWNERS</u>

The surcharge shall apply to the bodily injury and property damage liability premium for the highest rated car owned by the insured and insured in this Company.

<u>NON-OWNERS</u>

Named Non-Owner Policy—The surcharge for a policy written in accordance with this rule shall apply to the required bodily injury and property damage liability premium.

If an individual is required to file evidence of financial responsibility for owned automobiles and also for the operation of automobiles which are not owned, the surcharge shall apply only to the premium for the owned automobiles.

(version CW1)

111. MANUFACTURER'S SUGGESTED RETAIL PRICE (MSRP)

Where used in this manual, the term "MSRP" refers to the Manufacturer's Suggested Retail Price, exclusive of transportation charges and state or local taxes.

(version CW1)

112. AGE GROUP SYMBOLS

Age Groups change as of the first renewal on or after January 1st. An automobile purchased in the calendar year prior to the model year will remain in Age Group 1 for the balance of that year plus one full calendar year. If the model year cannot be readily determined, the year in which the vehicle was purchased new shall be considered the model year.

Age Group 1 represents vehicles of the current model year, Age Group 2 represents vehicles of the first preceding model year, Age Group 3 represents vehicles of the second preceding model year, etc. In addition, where X represents the oldest age group for which rates are available, Age Group X also represents vehicles of the Xth preceding and older model years.

(version CW1)

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201. PRIVATE PASSENGER AUTOMOBILE DEFINED

For classification and rating purposes, a private passenger automobile is defined as:

A. an automobile of the private passenger type, including a station wagon; or
B. a utility vehicle (i.e. pickup, van, or sport wagon/sport utility vehicle); and

used for personal pleasure, family and business use.

Exceptions—The following are not included in this definition:

i. an automobile used for renting or livery work or for carrying passengers for a consideration unless so provided by other rules in this manual; or
ii. a motorcycle, motorscooter, snowmobile, or other off-road vehicle; or
iii. utility vehicle:
   a. with a Gross Vehicle Weight (GVW) of more than 10,000 lbs. (or if GVW is not available, a load capacity of more than one ton) that is used in a business other than farming; or
   b. that is used for the delivery or transporting of goods and materials, or has been structurally altered for business purposes, unless such use or alteration is incidental to the insured's occupation in the installation, maintenance or repair of furnishings or equipment; or
   c. that is used for wholesale or retail delivery.

Note—Trucks that are specifically designed and primarily used to tow recreational trailers, but not meeting the above definition of a private passenger automobile, shall be classified and rated as private passenger provided the vehicle is not used for commercial or business purposes.
(version CW2)

202. NO RULE

203. NO RULE

204. DEFINITIONS AND INTERPRETATIONS

Note—See Classification Exceptions.

The following words and phrases are defined for use in the private passenger automobile classification rules.

Age—The procedures below apply to determine the driver's age for use in calculating private passenger premiums. The driver whose age should be determined is the driver whose use was considered in determining the applicable classification code in accordance with Rule 205—Classification of Private Passenger Type Automobiles.

a. To rate the policy for the upcoming term, use the driver's age as of the effective date of the policy.
b. For newly added drivers, use the driver's age as of the effective date the driver was added to the policy.
c. If the driver's age at the beginning of the policy term is greater than or equal to 25, the age and associated class code will be used for the entire policy term.
d. If the driver's age at the beginning of the policy term is less than 25, the age will be recalculated on the driver's birthday and the associated class code will be determined. The pro rata premium will be recalculated for the remainder of the term using this age and class code.

Driving to and from work—When the average weekly use of the automobile (including its use in a car pool or other ride-sharing agreement):

a. in driving to and from work, or
b. in driving to and from school, or
c. in driving part way to and from work or school,

is more than 30 miles, the automobile will be considered as used for "driving to and from work."

Estimated average total annual mileage—The exact mileage an automobile will be driven in any year cannot be forecast precisely. The miles an automobile will be driven will vary from year to year. Odometer readings, factual information secured from the applicant or the insured, and knowledge possessed by the agent or the Company should be pooled to arrive at the annual estimated mileage to be driven in the ensuing year. With respect to automobiles "used for business" the estimated annual mileage shall be the sum of "business use" and "pleasure" mileage.

Farm automobile—Farm automobile means an automobile:

a. principally garaged on a farm or ranch,
b. that is not ordinarily used in going to and from work, other than farming or ranching, and
c. is not used in any occupation other than farming or ranching.

An automobile owned by a farm or ranch employee, other than an employee in a supervisory position, and used primarily for pleasure shall not be considered a "farm automobile."
Subject to the definition of "driving to and from work" use of an automobile for driving to and from school shall be considered as used for "driving to and from work."

Married—For classification purposes, an individual is considered married if living together with his or her spouse or if a widow or widower. Single persons shall be classified as married if they have custody of a minor child residing in their household. A married couple temporarily living apart for reasons of health, occupation, military service or similar circumstance shall be considered as living together.

Military service—An individual under 25 years of age in military service shall not be considered an operator of the automobile if located far enough from home so that he or she is only "at home" for short leaves.

Occasional operator—For the purposes of determining if private passenger automobile class 4 or 8 applies, an occasional operator is:

a. an unmarried individual,
b. under 21 years of age,
c. whose operation of the car constitutes less than 25% of its time or mileage use, and
d. the operator does not own the car.

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Principal operator—A principal operator is an individual whose operation of the automobile constitutes 50% or more of its time or mileage.
Notes regarding cars with more than one operator:

1. Each individual who does not qualify as a principal operator as defined above but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time or mileage use of one insured automobile is considered a principal operator for one such automobile.
2. If two or more unmarried males under 25 years of age (or two or more unmarried females under 25 years of age):
   a. do not individually qualify as principal operators, but
   b. their combined use of the automobile constitutes 50% or more of its total time or mileage use,

   then the automobile is considered as having a principal operator of the same age as the unmarried male (or female) under 25 years of age who is the most frequent operator.
3. If two or more unmarried males who are at least 25 years of age but under 30 years of age:
   a. do not individually qualify as principal operators, but
   b. their combined use of the automobile constitutes 50% or more of its total time or mileage use,

   then the automobile is considered as having a principal operator who is an unmarried male at least 25 years of age but under 30 years of age who is the most frequent operator.
4. If the combined use of the automobile by two or more unmarried males under 21 years of age (or two or more unmarried females under 21 years of age):
   a. do not individually operate the auto at least 25% of the time, but
   b. their combined use constitutes 25% or more of its total time or mileage use,

   then the automobile shall not be classified as having an occasional operator. The car shall be classified using the age of the most frequent operator.

Note—The above definitions are subject to classifications assigned under Rule 205—Classification of Private Passenger Type Automobiles which recognize the individual exposure of each operator.

Student away at school—For the purposes of private passenger automobile classification, a student away at school is:

a. an individual under 25 years of age,
b. who resides at school over 100 miles from home,
c. who operates the car only while home during the school vacation or holiday periods.

This classification applies only if the car remains at home while the student is at school and the classification results in a lower premium than would otherwise be applicable.
Note—A son or daughter who resides away from home during both the school year and summer vacation but who operates the car when home on short infrequent visits shall be disregarded as an operator for the purpose of classifying the automobile.

Used for business—When 50% or more of the time or mileage use of the automobile is involved in the duties of the applicant's or any other regular operator's occupation, profession or business, other than in going to and from the principal place of occupation, profession or business, the vehicle will be considered as used for business purposes.
Vehicles owned or used by clergy in the performance of duties associated with their occupation shall not be considered as used for business.
If an automobile is used in the performance of the insured's duties as a federal government employee, refer to Rule 708—Federal Government Employee—Use of Private Passenger Automobile.
An automobile qualifying for "farm automobile" rates shall not be considered as used for business.
(version CW5)

205. CLASSIFICATION OF PRIVATE PASSENGER TYPE AUTOMOBILES
Note—See Classification Exceptions.
Subject to other rules of this manual which may provide a specific classification for automobiles as described in those rules, automobiles as defined in Rule 201—Private Passenger Automobile Defined shall be classified and rated in accordance with the classification plan set forth below.
Refer to Rule 204—Definitions and Interpretations for clarification of many of the words and phrases used in this rule.
This plan groups the various rating elements into broad classification categories such as **age, sex, and marital status of the operators of the automobile; use of the automobile; and estimated annual mileage driven.**
Notes—

1. An owner's or operator's actual age, sex, and marital status shall be used as controlling classification factors for not more than one automobile in the household which is insured in this Company or an affiliated Company. These factors shall be applied to the car which is most frequently operated by the individual unless he or she is the owner or principal operator of two or more cars, in which case the classification shall apply to the car having the highest total base premium. Such owners or operators shall be considered as qualifying for Class 1 for the purpose of classifying other automobiles in the household. However, Age Adjustment Factors will apply to all automobiles (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
   Exceptions—Class 2 or 6 applies to all cars owned or operated by the named insured provided they otherwise qualify for the classification.
2. With the exception of drivers under the age of 25 at the beginning of the policy term, reclassification to a different class code or to a different age within a classification will be made at the first renewal following the driver's birthday.
3. If an automobile could be properly assigned to more than one of the driver classes, use the class code and age for the driver that produces the highest premium including any applicable discounts.

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A. **First Position of Class Code—Classification as to age, sex, or marital status of the operator—**
If there are no Unmarried Operators Under 25—
Class 1—
The car is:

- principally operated by individuals under 50 years of age, and
- if they are male and unmarried are at least 30 years of age, and
- if they are male and married are at least 25 years of age.

Class 2—
The car is principally operated by individuals at least 75 years of age.
Class 3—
The car is principally operated by unmarried males 25 through 29 years of age.
Class 6—
The car is principally operated by individuals 50 through 74 years of age.
Class 7—
The car is operated by married males under 25 years of age.
If there are Unmarried Operators Under 25—
(Also see Section C—Student Away at School.)
Class 4—
The car is operated but not owned by an unmarried female under 21 years of age who meets the definition of occasional operator.
Class 5—
The car is owned or operated by:

- unmarried females between 21 and 24 years of age, or
- unmarried females under 21 years of age who do not meet the definition of occasional operator.

Class 8—
The car is operated but not owned by an unmarried male under 21 years of age who meets the definition of occasional operator.
Class 9—
The car is owned or operated by:

- unmarried males between 21 and 24 years of age, or
- unmarried males under 21 years of age who do not meet the definition of occasional operator.

B. **Second Position of Class Code—**

1. When used with first position of class code 1, 3, or 6—Classification as to use, mileage to and from work, and annual mileage:

	The estimated average total annual mileage the automobile is driven is	
	7500 Miles or Less	More Than 7500 Miles
The automobile is used for pleasure and in driving to and from work an average distance of not more than 30 miles per week and is not used for business	A	B
The automobile is not used for business but is used in driving to and from work an average distance of more than 30 miles but not more than 100 miles per week	C	D
The automobile is not used for business but is used in driving to and from work an average distance of more than 100 miles per week	E	F
The automobile is a farm automobile	J	K
	12,000 Miles or Less	More Than 12,000 Miles
The automobile is used for business purposes	G	H

2. When used with first position of class code 2—Classification as to use and age:

	Non-Farm*		Farm	
Age	Short	Long	Short	Long
75-79	1	2	J	K
80-84	3	4	P	Q
85-89	5	6	R	T
90 and Older	7	8	U	V

Short—The estimated average total annual mileage the automobile is driven is 7,500 miles or less.
Long—The estimated average total annual mileage the automobile is driven is more than 7,500 miles.
*Non-farm means the automobile is used for pleasure, to and from work, or business.

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3. When used with first position of class code 7—Classification as to use and age:

	The Married Male Operator Under 25 Years of Age is:				
	Under 17	17-18	19-20	21-22	23-24
Non-farm*	D	C	B	E	F
Farm	Q	P	K	R	X

*Non-farm means the automobile is used for pleasure, to and from work, or business.

4. When used with first position of class code 4 or 8—Classification as to use and age:

	The Unmarried Operator Under 21 Years of Age is:		
	Under 17	17-18	19-20
Non-farm*	D	C	B
Farm	Q	P	K

*Non-farm means the automobile is used for pleasure, to and from work, or business.

5. When used with first position of class code 5 or 9—Classification as to use and age:

	The Unmarried Operator Under 25 Years of Age is:			
	Under 17	17-18	19-20	21-24
Non-farm*	D	C	B	A
Farm	Q	P	K	J

*Non-farm means the automobile is used for pleasure, to and from work, or business.

C. **Student Away At School—First and Second Positions of Class—**
The car is owned or operated by an individual under 25 years of age who qualifies as a student away at school. First and second position of class:

	Under Age 21		21 to 24 Years of Age	
	Female	Male	Female	Male
Non-farm*	41	81	43	83
Farm	42	82	44	84

*Non-farm means the automobile is used for pleasure, to and from work, or business.
Note—Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version CW4)

PRIVATE PASSENGER AUTOMOBILE CLASSIFICATION EXCEPTIONS
TO RULES 204 AND 205
RENEWAL AND TRANSFERS ONLY

The following classifications apply to risks so classified prior to August 15, 2002 so long as they continue to be a rating factor for the classification and continue to meet the qualifications and conditions set forth below:

1. **Student Away at School—**An unmarried female under age 25 who attends school over 150 miles from home, but who operates the automobile occasionally while home during school vacation or holiday periods shall be considered as though married and Class 1 shall apply.
   Note—Age Adjustment Factors do not apply (Rule 210**—**Age Adjustment Factors For Private Passenger Type Automobiles).
2. **Class 6—**Spouses under age 50 who qualified for Class 6 under the following definition will continue to qualify for as long as they are married to the initial qualifying spouse.
   The principal operator or spouse is 50 years of age or older and all unmarried operators in the insured's household:
   a. are at least 25 years of age, or
   b. seldom operate this car and are rated as principal operators of another car insured by State Farm.
3. **Occasional Operator Classes—**Risks classified under the following definitions will continue to be so classified until they no longer meet the requirements of this rule:
   a. Class 4A (Non-farm) and 4J (Farm): The car is principally operated by individuals age 25 or over or any married female. In addition, the car is operated by an unmarried female 21 through 24 years of age:
      - whose operation of the car constitutes less than 25% of its time or mileage use, and
      - who does not own the car.
   b. Class 8A (Non-farm) and 8J (Farm): The car is owned or principally operated by individuals age 25 or over, any female or married male under 25 years of age. In addition, the car is operated by an unmarried male 21 through 24 years of age:
      - whose operation of the car constitutes less than 25% of its time or mileage use, and
      - who does not own the car.

(version CW2)

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206. CLASSIFICATION OF UTILITY VEHICLES

Note—Utility Vehicles not included in the definition of a private passenger automobile under Rule 201—Private Passenger Automobile Defined are subject to classification and rating under the Commercial Automobile Rules.

A utility vehicle as described in Rule 201—Private Passenger Automobile Defined shall be classified and rated as follows:

A. If the vehicle is used for business and in a manner essential to the performance of the insured's occupation—Code and classify in accordance with the following:
   - No unmarried male operator under 25 years of age – Code 1L
   - Unmarried male operator under 25 years of age* – Code 8L

   Note—Merely driving to and from work is not considered as "essential to the performance of the insured's occupation." If a private passenger type automobile could be used as readily as a utility vehicle, Part C of this rule applies. For example, a pickup or van used by a salesperson not involved primarily with delivery is subject to Part C.

B. If the vehicle is principally garaged on a farm and used mostly by the insured in the operation or maintenance of farm premises—Code and classify in accordance with the following:
   - No unmarried male operator under 25 years of age – Code 1M
   - Unmarried male operator under 25 years of age* – Code 8M

C. If the vehicle is used for other purposes, code and classify as a private passenger vehicle in accord with Rule 205—Classification of Private Passenger Type Automobiles.

   Note—For model years 1980 and prior pickups, the applicable IRG number for physical damage coverage shall be two less than that otherwise applicable.

*If under Rule 205—Classification of Private Passenger Type Automobiles a numeric code of 8 or 9 is assigned to another automobile in the household because of such operator, that operator shall be considered as being at least 25 years of age for the purposes of Part A or B of this rule.

Note—Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).

(version NF.CW2)

207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

The following rating procedures apply when insuring 1970 and prior model year private passenger automobiles. Private passenger premium determination procedures for the appropriate classifications are applicable to all coverages. For the rating of physical damage coverages, determine the base premiums for the applicable model year using the Insurance Rating Group specified below.

Note—The current value is the value of vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.

1. **1970 and Prior Model Year Avanti, Corvette, Lotus and TVR Models**

Current Value	IRG	Current Value	IRG
$0 - $2,200	4	$14,001 - $15,000	19
2,201 - 3,000	5	15,001 - 16,000	20
3,001 - 4,000	6	16,001 - 18,000	21
4,001 - 5,000	7	18,001 - 20,000	22
5,001 - 6,000	8	20,001 - 23,000	23
6,001 - 7,000	10	23,001 - 26,000	24
7,001 - 8,000	11	26,001 - 29,000	25
8,001 - 9,000	12	29,001 - 31,000	26
9,001 - 10,000	13	31,001 - 34,000	27
10,001 - 11,000	14	34,001 - 36,000	28
11,001 - 12,000	15	36,001 - 39,000	29
12,001 - 13,000	17	39,001 - 41,000	30
13,001 - 14,000	18	41,001 - 44,000	31

For vehicles with a current value in excess of $44,000, refer to Company.

2. **1970 and Prior Model Year Kit Cars and Replicas—Regular Use**

   Rate in accordance with Rule 413—Kit Cars and Replica Automobiles—Regular Use.

   Note—Rate limited use Antique, Classic, and Replica automobiles in accordance with Rule 406—Antique and Classic Automobiles and Replicas—Limited Use.

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3. **All Other 1970 and Prior Year Models**

Current Value	IRG		Current Value	IRG
$0 - $2,200	1		$16,001 - $18,000	14
2,201 - 3,000	2		18,001 - 20,000	15
3,001 - 4,000	3		20,001 - 22,000	16
4,001 - 5,000	4		22,001 - 24,000	17
5,001 - 6,000	5		24,001 - 26,000	18
6,001 - 7,000	6		26,001 - 28,000	19
7,001 - 8,000	7		28,001 - 30,000	20
8,001 - 9,000	8		30,001 - 33,000	21
9,001 - 10,000	9		33,001 - 36,000	22
10,001 - 11,000	10		36,001 - 40,000	23
11,001 - 12,000	11		40,001 - 45,000	24
12,001 - 14,000	12		45,001 - 50,000	25
14,001 - 16,000	13			

Above $50,000 increase IRG 25 by one for each additional $5,000 (or fraction) of value.

(version CW1)

208. CUSTOMIZED PANEL AND VAN TYPE VEHICLES
Customized sport vans and utility vans which are classified as:
a. utility vehicles and owned by individuals, or
b. private passenger automobiles (irrespective of ownership),
shall be rated for physical damage coverages by increasing the otherwise applicable insurance rating group number by one for each $2,000 of customization or fraction thereof, in excess of $1,000.
Note—1970 and prior model year customized panel and van type vehicles shall be rated under Rule 207—Automobiles 1970 and Prior Model Years.
For purposes of this rule, customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering and power brakes, nor modifications designed to increase the usefulness of the vehicle for business purposes.
(version CW1)

209. MODEL YEAR RATING
The following procedures apply to determine the comprehensive and collision coverages model year factors for private passenger automobiles and motorcycles:
1. Factors for the next subsequent model year shall be increased 5% above the factors for the current model year and rounded to the nearest hundredth, unless shown otherwise in the Private Passenger Model Year Factors Table.
2. Effective October 1 of each calendar year, the factors for vehicles of the 14th preceding and earlier model years shall be adjusted to equal the factors for the 13th preceding model year.

For Example—During the calendar year 2006, the factors for 2007 models will be 5% greater than the factors for the 2006 models and, effective October 1, 2006, the factors for the 1993 and prior models will be the same as the factors for the 1994 models.
Note—The model year of the vehicle is the year assigned to the vehicle by the automobile manufacturer. For structurally altered or rebuilt vehicles, the model year of the chassis will determine the model year of the vehicle.
(version CW1)

210. AGE ADJUSTMENT FACTORS FOR PRIVATE PASSENGER TYPE AUTOMOBILES
Age Adjustment Factors using the age as determined in Rule 204—Definitions and Interpretations apply to automobiles as defined in Rule 201—Private Passenger Automobile Defined and Rule 401—Motor Homes, Truck or Van Campers except as noted below. For the noted exceptions, the Age Adjustment Factor will be 0.00:
1. Private passenger automobiles classified with the Student Away at School classifications as defined in Rule 204—Definitions and Interpretations and Rule 205—Classification of Private Passenger Type Automobiles
2. Vehicles classified as Utility Vehicles under Rule 206—Classification of Utility Vehicles
3. Automobiles insured under Rule 406—Antique and Classic Automobiles and Replicas
4. Automobiles insured under Rule 410—Driver Training Automobiles
5. Automobiles insured under Rule 411—Funeral Directors' Automobiles
6. Automobiles insured under Rule 709—Automobiles Leased To United States Government Agencies

See the Rate Section for factors. To determine the premium, the Age Adjustment Factor is added to the private passenger classification factor with applicable discounts.
(version CW1)

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301. COMMERCIAL AUTOMOBILE DEFINED
For classification and rating purposes a commercial automobile is generally defined as a motor vehicle of the truck type. Specific commercial vehicle types are defined and classified elsewhere in this section under Rules 305—Classification as to Use; 306—Truckers; and 307—Tractors, Trailers and Semitrailers.
Exceptions—The following are not included in this definition:
i. An automobile used for public or livery conveyance or for carrying passengers for a consideration; or
ii. a utility vehicle as defined in Rule 201—Private Passenger Automobile Defined.
(version CW1)

302. NO RULE

303. WEIGHT CLASSIFICATION
Unless otherwise specified trucks are classified according to gross vehicle weight (GVW) or gross combined weight (GCW) as follows:*

Weight Class	GVW OR GCW
Light (L)	0 - 10,000 lbs.
Medium (M)	10,001 - 20,000 lbs.
Heavy (H)	Over 20,000 lbs.

*If GVW (or GCW) is not available, determine the weight classification from the following table:

Weight Class	Manufacturer's Load or Tank Capacity
Light (L)	not over 1 1/2 tons or 450 gallons
Medium (M)	over 1 1/2 tons or 450 gallons but not over 3 1/2 tons or 1000 gallons
Heavy (H)	over 3 1/2 tons or 1000 gallons

(version CW1)

304. NO RULE

305. CLASSIFICATION AS TO USE
The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums for commercial automobiles designated as class 3, 4 or 5 in the Commercial Automobile Classification Table, but excluding class 5 Farm Trucks and Truckers as defined in Rule 306—Truckers, shall be surcharged as follows when the operation of such automobiles is regularly or frequently beyond a 50-mile radius of the place where principally garaged.
Over 50 miles but not over 200 miles: 25%
If operated over 100 miles, submit to the Company for consideration.

COMMERCIAL AUTO CLASSIFICATION TABLE

Notes—
1. If premiums are not published for a class designated in this table (for example class 3), the Company will, upon request, quote such premiums subject to other instructions which may govern eligibility or the authority to bind coverage.
2. If a use is marked by an asterisk (*) instead of a class number, a vehicle so used is generally ineligible for insurance; except that such a vehicle may be considered for insurance if it is a part of an automobile fleet which is otherwise eligible and acceptable for rating under Rule 801—Fleet Rating Plan.
3. Commercial automobiles which have only incidental use in connection with the insured's business or occupation, such as the service, repair or maintenance of equipment used in the business, shall be classified and rated according to such incidental use and not necessarily at the same classification which is indicated in the classification table for trucks used in the business operations.
4. Retail operations are those activities which deal primarily with sales or deliveries to individuals and individual households. Wholesale operations are those which deal primarily with other businesses.

<u>USE (CLASS)</u>
Ambulances (*)
Exception—See Rule 411—Funeral Directors' Automobiles for ambulances operated by funeral directors.
Amusement Devices (*)
Anhydrous Ammonia - Trucks used to transport, distribute, deliver (See Liquefied Fertilizer)
Appliance Repair (5)
Apron, Coat, Towel and Linen Supply (5)
Armored Cars (4)
Ash and Garbage Trucks (*)
Automobile Dismantlers (4)

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USE (CLASS)
Baggage Transfer (See Rule 306—Truckers) **(3)**
Exception—Baggage transfer trucks owned by hotels, camps or clubs and used to carry baggage of guests **(5)**
Bakeries or Bakery Products Distributors (4)
Exception—Trucks operated from retail stores, but not used on bakery route **(5)**
Bottlers or Bottled Beverage Distributors (non-alcoholic beverage dealers other than milk dealers, dairies and distributors) **(4)**
Breweries and Wineries, Distillers and Distributors of beer, ale or wine and other alcoholic beverages (See Appendix)
Exception—Trucks operated by distributors or wholesalers whose principal business is the distribution of other products but whose distribution of beer, ale or wine is incidental to and a minor part of such business, will be considered. If acceptable the classification for the principal wholesale operations applies.
Butane, Propane, other Liquefied Gas or Naphtha (*)
Exception—Vehicles used to carry cylinders of liquefied gas **(3)**

USE (CLASS)
Canneries (4)
Carnivals and Circuses (*)
Carpenters (5)
Carpet Cleaning (Trucks equipped with attached vacuum canister) **(5)**
Cattle Dealers and Haulers (Rate same as Fruit, Vegetable or Poultry Dealers)
Cleaners and Dyers (5)
Coal Dealers - Trucks used to deliver coal or coke **(5)**
Note—The bodily injury and property damage liability coverage premium shall be 115% of that otherwise applicable if the policy is not endorsed to exclude property damage claims for accidents on customers' premises resulting in damage to property, any part of which is owned by, rented by, leased to or in charge of such customer.
Coal Haulers (See Rule 306—Truckers)
Exception—Trucks used to haul coal from the mine for distribution to consumers **(4)**
Coat, Apron, Towel and Linen Supply (5)
Concrete Mixers - Trucks equipped with a device for agitating or mixing concrete in transit **(3H)**
Contractors engaged in General Hauling, excluding excavation contractors (See Rule 306—Truckers) **(3)**
Cotton Haulers (See Rule 306—Truckers) **(3)**
Creamery (4)

USE (CLASS)
Dairies (See Milk Dealers and Dairies)
Delivery (other than retail, wholesale, or for-hire, and not otherwise classified) **(5)**

USE (CLASS)
Electricians (5)
Emergency Vehicles (See Fire Apparatus)
Excavating Contractors (3)
Explosives Manufacturers or Dealers (Trucks used to transport or haul explosives) **(*)**
Express Delivery and Collection (See Rule 306—Truckers) **(3)**
Exterminator (Pest Control) **(5)**

USE (CLASS)
Farm Trucks
Note—See Rule 201—Private Passenger Automobile Defined as applicable to farm utility type trucks.

Trucks used in connection with the operation or maintenance of farm premises including
1. pleasure use
2. occasional exchange hauling for neighbors
3. local hauling of farm produce under contract with, and exclusively for, a single food-processing plant provided
    a. such hauling does not exceed 4 weeks a year, and
    b. the named insured maintains complete control over the operations of the truck

If not of the tractor-semitrailer type **(1)**
If a tractor-semitrailer type truck **(5)**
Note—The bodily injury and property damage liability coverages on farm trucks and semitrailer tractors classified above extend to attached farm implements and trailers/semitrailers, other than passenger, office, store or display types. Coverage does not extend to the operation of attached farm implements, equipment or machinery.

Trucks used regularly to transport the insured's own farm products and to transport the farm products of neighbors to and from a city, market or terminal for accommodation but not used at any time for hauling for hire **(5)**

Trucks with Feed Mills or Hammer Mills (operation of mills excluded) **(5)**

Trucks used regularly to transport cotton, tobacco or livestock to and from city, market or terminal, or used for hauling for hire must be submitted to the Company for rating.

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USE (CLASS)
Film Delivery - Commercial Motion Pictures **(3)**
Fire Apparatus, Fire Patrol or Salvage Corps (*)
Exception—See Rule 407—Volunteer Fire Department Automobiles.
Fish and Sea Food Dealers - Rate same as Fruit, Vegetable or Poultry Dealers
Freight Handlers (See Rule 306—Truckers) **(3)**
Fruit, Vegetable or Poultry Dealers

1. Trucks used exclusively within a 50-mile radius of the place of principal garaging or place of principal business **(4)**
   A policy written at class 4 rates must describe the insured's operations in accordance with the preceding paragraph.
   Exception—Any trucks owned or operated by retail fruit, vegetable or poultry stores **(5)**
2. Trucks used regularly and frequently within but occasionally beyond a 50-mile radius of the place of principal garaging or place of principal business **(3)**
   Note—Trucks operated regularly and frequently to or through a higher rated territory than the territory where such trucks are garaged shall be written at the rate for the highest rated territory, to or through which such trucks are operated.
3. Trucks operated regularly and frequently beyond a 50-mile radius of the place of principal garaging or place of principal business. See Rule 306—Truckers as applicable to long-haul truckers.

Fuel Oil Dealers - Tank Trucks used to deliver fuel oil for heating or power purposes **(5)**
Note—The bodily injury and property damage liability coverage premium shall be 115% of that otherwise applicable if the policy is not endorsed to exclude property damage claims for accidents on customers' premises resulting in damage to property, any part of which is owned by, rented by, leased to or in charge of such customer.
Funeral Vehicles (See Hearses)

USE (CLASS)
Garbage Trucks (*)
Gasoline and Oil - Trucks used to transport, distribute, deliver **(*)**
Exception—Locally operated retail delivery trucks **(5)**
Grain Haulers (See Rule 306—Truckers)
Grocers

1. Wholesale **(4)**
2. Retail **(5)**

USE (CLASS)
Haulers (See Rule 306—Truckers) **(3)**
Hearses (See Rule 411—Funeral Directors' Automobiles)

USE (CLASS)
Ice Cream Manufacturers and Dealers (See Milk Dealers and Dairies)
Industrial Trucks and Commercial Automobiles and specially constructed trucks or tractors used only on the insured's premises and on the ways contiguous thereto: Refer to the Company for the premium to be charged. The policy will be endorsed accordingly but coverage is included while the vehicle is operated to and from the place of garaging or servicing.
Trailers or semitrailers used as attachments to such commercial automobiles or industrial trucks shall be written for bodily injury and property damage liability at 25% of the industrial truck coverage premium.

USE (CLASS)
Junk and Rag Dealers (4)

USE (CLASS)
Landscape Contractors (5)
Laundries (5)
Law Enforcement Vehicles (*)
Liquefied Fertilizer

1. Tank Trucks Transporting Liquefied Fertilizer Under High Pressure **(*)**
   Exception—An automobile owned and used by a farmer to transport liquid fertilizer for application on the insured's own farm or the farms of a few neighboring farmers; but not included in this exception is a farmer who engages in the business of application of such fertilizers (See Farm Trucks)
2. All Other Vehicles **(5)**

Liquefied Gas (*)
Exception—Vehicles used to carry cylinders of liquefied gas **(3)**
Liquor Dealers, Distributors or Distillers (See Appendix)
Livestock Dealers (Rate same as Fruit, Vegetable or Poultry Dealers)
Logging and Lumbering (including pulpwood) **(*)**
Exceptions—

1. Retail lumber trucks **(5)**
2. Farm Trucks exclusive of tractor-trailer units, owned or operated by farmers for the purpose of harvesting wood products on a limited basis. (See Farm Trucks)
3. Cordwood and Mine Timbers (See Appendix)

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USE (CLASS)
Magazine or News Dealers (Not subject to Newspaper Delivery Classification) **(4)**
Mail and Parcel Post Delivery Trucks
Note—Rate utility vehicles of not over 10,000 lbs. GVW as private passenger automobiles.
1. Trucks hauling mail or parcel post on a contract basis for not more than one business concern or institution (no other use) **(5)**
   Note—If other use in addition to above, rate according to such other use.
2. Trucks leased or under contract to a post office to haul, distribute or deliver mail or parcel post locally within a 50-mile radius **(4)**
   Rural Free Delivery (No passenger Hauling) **(4)**
   Trucks operated by business concerns, institutions, etc., to pick up and deliver their mail or parcel post to the local post office **(5)**

Meat Dealers - Butchers or Packers - Wholesale **(4)**
Meat Dealers - Trucks operated from Retail Stores **(5)**
Metal Dealers - Junk **(4)**
Milk Dealers and Dairies - Including Ice Cream Manufacturers and Dealers, excluding trucks used by retailers for house-to-house delivery **(4)**
Commercial automobiles used to peddle ice cream sticks, small ice cream bricks, ice cream cups, etc. (See Appendix)
Milk Haulers
1. Hauling own produced milk wholesale (See Farm Trucks)
2. Hauling own produced milk and picking up milk for a few neighbors
   Principal occupation farming and milk hauled for neighbors a mere accommodation **(5)**
   If applicant has a regular milk route, or more than one truck is used, or principal occupation is other than farming, but no other for-hire hauling is permitted **(4)**
3. House-to-house delivery of milk **(5)**
4. Milk haulers not qualifying under 1, 2 or 3 - (See Rule 306—Truckers)

Mobile Units used for Display, Educational, Office, or Sales Purposes
1. Automobiles used as mobile display units **(5)**
2. Automobiles used as mobile classrooms, or for other similar purposes **(5)**
3. Automobiles used as mobile offices **(5)**
4. Automobiles used as mobile sales unit for dispensing food or beverage direct to consumer, other than those used solely for delivery purposes, or for other merchandise **(4)**

Moving Vans or Trucks (Moving household goods and office furniture only) **(4)**
Exceptions—
1. Vans or trucks used exclusively within a radius of 50 miles of the place of principal garaging or place of principal business **(5)**
2. Long distance moving vans or trucks principally operating beyond a radius of 50 miles from the place of principal garaging or place of principal business - Rate as long-haul truckers.

USE (CLASS)
Naphtha (See Butane)
Newspaper Delivery, Newspaper Distributors (See Appendix)
Exception—Trucks used for house-to-house and tube-route deliveries with operations confined to a local limited area **(4)**
Pickup and panel trucks of not more than 10,000 lbs. GVW used to deliver or distribute newspapers (if speed not regularly an important factor) - rate as Magazine or News Dealer.

USE (CLASS)
Oil Field Equipment Dealers (4)

USE (CLASS)
Packing Plants - Fruit, Vegetable or Poultry **(4)**
Parcel and Package Delivery and Delivery Services for Hire (*)
Parcel Post Delivery (See Mail and Parcel Post Delivery Trucks)
Pest Control (Exterminators) **(5)**
Phosphoric Acid (See Liquefied Fertilizer)
Plumbers (5)
Police Department Automobile (*)
Produce Dealers (See Fruit, Vegetable or Poultry Dealers)
Propane (See Butane)

USE (CLASS)
Radio and T.V. Repair (5)
Railway Companies (Trucks used for forwarding, hauling or handling freight) - (See Rule 306—Truckers) **(3)**
Recycle Collection
1. Trucks used for residential collection **(3)**
2. Trucks used to pickup from a central collection area **(4)**

Rescue Vehicles (See Fire Apparatus)
Rolling Stores - See Mobile Units for Display, Educational, Office, or Sales Purposes
Rural Free Delivery - (See Mail and Parcel Post Delivery Trucks)

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USE (CLASS)
Sand, Gravel, and other loose Mineral Products and Limestone Dealers or Haulers (3)
Exception—For haulers (See Rule 306—Truckers)
Service cars, including utility vehicle types, used for maintenance, repair, towing and servicing of automobiles **(5)**
Exceptions—
1. Service and tow cars equipped with a crane (See Appendix)
2. Service and emergency automobiles such as Fire Salvage, Rescue, etc. **(*)**

State-Owned Trucks - Drivers of some state-owned trucks may be insured under a named non-owner policy or by the use of a non-owned automobile (broad form) endorsement attached to a policy covering an owned automobile.
Steamship Companies (Trucks used for forwarding, hauling or handling freight) - (See Rule 306—Truckers) **(3)**
Stevedore Engaged in General Trucking (See Rule 306—Truckers) **(3)**
Stockyards (4)
Structural Iron and Steel Manufacturers or Dealers (4)

USE (CLASS)
Television Repair (5)
Tow Trucks (See Appendix)
Town, Township, City, County or State-Owned Maintenance and Special Equipment including tractors (farm and caterpillar type), road graders, scrapers, snow plows, etc., capable of moving under its own power, submit to Company for rating.
Transfer Companies (See Rule 306—Truckers) **(3)**
Transportation Companies (See Rule 306—Truckers) **(3)**
Truckers (See Rule 306—Truckers) **(3)**

USE (CLASS)
Vending Machine Supply Delivery (4)

USE (CLASS)
Warehouse Distribution and Storage (See Rule 306—Truckers) **(3)**
Waste Paper Dealers (4)
Wholesale distribution of goods or products - Not otherwise classified **(4)**
All those not listed above (5)

APPENDIX

The following vehicles are generally ineligible for insurance in the State Farm Mutual Automobile Insurance Company except as covered under Note 2 above. They are, however, eligible for insurance in the State Farm Fire and Casualty Company at the classifications indicated.

USE (CLASS)
Breweries and Wineries, Distillers, and Distributors of beer, ale, wine or other alcoholic beverages **(4)**
Liquor Dealers, Distributors or Distillers (4)
Cordwood and Mine Timbers (4)
Commercial automobiles used to peddle ice cream sticks, small ice cream bricks, ice cream cups, etc. **(4)**
Newspaper Delivery, Newspaper Distributors (4)
Service and Tow Cars equipped with a crane (rate up one weight classification) **(5)**
Tow Trucks and Wreckers (rate up one weight classification) **(5)**
(version NF.CW1)

306. TRUCKERS

A "trucker" is a person, firm or corporation that undertakes to haul or transport goods, material or commodities for another. If the risk is engaged in hauling goods for another, the fact that it may call itself a contractor of some type does not remove the risk from the truckers classification.

A. **Local Trucker—**A trucker whose operations are described and limited as follows:
- The customary use of the commercial automobiles is confined to the area within a 50-mile radius from the place of principal garaging of such automobiles.
- The automobiles are used only occasionally for trips to locations beyond a 50-mile radius from the place of principal garaging of such automobiles.
- The trucker does not advertise or solicit the hauling of goods, materials or commodities to a location beyond a 50-mile radius from the place of principal garaging of such automobiles.

These are rated as class 3 for the highest rated territory within a radius of 50 miles of the place of principal garaging of such automobiles.
Exceptions—
- A "local trucker" who regularly operates over a route no portion of which includes the highest rated territory within 50 miles of the place of principal garaging of the commercial automobiles may be insured at the rates for the highest rated territory in which such automobiles are used or garaged.
- If all of the commercial automobiles owned or operated by a "local trucker" are used EXCLUSIVELY FOR ONE CONCERN, such automobiles shall be rated at the classifications applicable to such concern provided the policy stipulates that ALL such owned automobiles are and will be used during the entire policy period in hauling for such concern only. Otherwise, all automobiles must be rated at class 3 rates.

B. **Long-Haul Trucker—**A trucker whose operations are not limited and cannot properly be described in accordance with the above description of operations of a "local trucker". Such risks must be referred to the Company for acceptance and rating.

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307. TRACTORS, TRAILERS AND SEMITRAILERS

A. **Bodily Injury and Property Damage Liability and Medical Payments**

1. A tractor is an automotive vehicle without a load-carrying body used as a motive unit for the locomotion of trailers, semitrailers, implements and machinery.
   a. **Tractors of the truck type** are equipped with a coupling device for trailers or semitrailers and are commonly used for rapid transit on streets and highways. The premium for a truck-type tractor shall be the same as for a truck with a load capacity equal to the load capacity of the largest semitrailer or trailer towed.
   b. **Tractors which are not of the truck type** are powerful, slow-moving vehicles sometimes equipped with caterpillar treads. Such tractors are commonly used for towing or propelling implements, machinery, trailers or wagons. Tractors of this type are classified in accordance with Rule 305—Classification as to Use and rated as “light” commercial automobiles.
   Refer to the Company for the rating of these types of vehicles which are **not** licensed/registered for use on public roads.
   Note—Coverage applies on these vehicles while agricultural or other implements are attached thereto, but coverage does not extend to the operation of such implements.
2. A trailer is a vehicle (usually with two axles) not equipped with automotive power, constructed for attachment to another vehicle, usually an automotive vehicle, by means of a short tongue or hitch.
3. A semitrailer is a trailer (usually with one axle) for attachment to a tractor or to a truck without a body. If the insured has a dolly for the purpose of converting a semitrailer into a trailer, such a semitrailer shall be rated as a trailer.

TRAILER AND SEMITRAILER PREMIUM TABLE

Bodily injury and property damage liability and medical payments coverages on a truck or tractor may be extended to each trailer and semitrailer towed by such unit at the percentages given in the following table:

Over-all length of trailer	Load Capacity of trailer	Premium*
15 feet or less and	3 ½ tons or less	10% of premium for truck of trailer’s load capacity
Over 15 feet or	Over 3 ½ tons	25% of heavy truck premium

Note—These percentages are applied at the same coverage limits of the truck or tractor that primarily pulls the described trailer.
Exception—The above coverages are extended without charge to trailers and semitrailers attached to farm trucks and tractors.

B. **Physical Damage Coverages**

Subject to other manual rules, tractors, trailers and semitrailers may be insured for the same physical damage coverages as available to regular commercial automobiles. The commercial automobile premium schedules apply. Each trailer or semitrailer, including its body, shall be rated separately from the motive unit and from any other trailer or semitrailer. If a deductible form of collision or comprehensive is written, the amount deductible shall apply separately to each unit.

(version CW2)

308. NO RULE

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401. MOTOR HOMES, TRUCK OR VAN CAMPERS

A **Motor Home** is an owned, self-propelled vehicle which is permanently equipped for use as living quarters.

A **Truck or Van Camper** is an owned, utility vehicle of the pickup or van type on or into which a portable camper unit or similar detachable living quarters has been mounted or installed. Canopy-covered pickup trucks will not be considered as truck campers unless also equipped with sleeping and cooking facilities.

A. **Recreational Use**

Note—Policies covering vehicles rated in accordance with this section of the rule may not be suspended.

If the vehicle is principally used as a recreational vehicle it may be insured for coverages available on private passenger automobiles. The policy term shall be twelve months. Unless otherwise indicated, Rate Section Rules do not apply. However, these vehicles do serve to qualify an insured private passenger automobile for the multiple automobile discount under the provisions of the Multiple Automobiles Discount Rule. Age Adjustment Factors do apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles). Refer to Rate Section for determining premiums.

Exception—the vehicle shall be rated under the provisions of Section B if the insured does not have a private passenger automobile (as defined in Rule 201—Private Passenger Automobile Defined) insured with either the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company.

B. **Other**

1. A motor home shall be insured as a private passenger type automobile and be subject to all rules applicable to such vehicles including application of premium adjustments shown in the Rate Section Rules when:
   - the motor home is principally used as a private passenger type automobile for pleasure and business purposes including driving to and from work or school, and only occasionally used as a motor home for recreational travel and camping purposes, or
   - the motor home is not eligible for Recreational Use rates due to the exception in Section A.

   The policy term shall be six months.
2. A truck or van camper shall be rated in accordance with its normal usage when recreational use is incidental to its regular use. The policy term shall be six months. The physical damage coverages may be extended to the camper unit at the premiums shown in the Rate Section for camper units.

C. **Rental Provisions**

1. The non-owned car provisions of a policy insuring a private passenger automobile apply to a rented motor home or truck/van camper. If, as a condition for renting a motor home or truck/van camper, higher limits of bodily injury and property damage liability and medical payments coverages or lower physical damage deductibles are required, the necessary coverages may be extended by endorsement for an additional premium payment, subject to such limits or deductibles being written by the Company. Refer to Extension of Coverages for daily and minimum premiums.
2. Coverage on an owned insured motor home, truck camper, van camper or camper unit may be extended by endorsement to apply while it is rented to others. The additional premium for this extension of the insured's coverage for a motor home, truck camper or van camper shall be at the rate of $6.00 a day with a minimum of $10.00 for each rental period. Camper units shall be at the rate of $1.00 a day with a minimum of $5.00 for each rental period.

(version S.CW3)

402. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Note—Trailers used solely for camping and other recreational purposes are subject to Rule 901—Recreational Vehicles.

A. **Bodily Injury and Property Damage Liability and Medical Payments Coverages**—The bodily injury and property damage liability and medical payments coverages afforded on an owned private passenger or utility type automobile (as defined in Rule 201—Private Passenger Automobile Defined) are extended without additional charge to a trailer designed for use with such automobile provided it is not:
   1. a passenger trailer,
   2. a trailer used for business purposes with another type of automobile, or
   3. a trailer used as premises for office, store, or display purposes.

B. **Physical Damage Coverages**—Physical damage coverages may be written on owned trailers qualifying for extended coverage under this rule.

C. **Emergency Road Service Coverage**—For emergency road service coverage on trailers see Rule 604—Emergency Road Service Coverage.

D. See the Rate Section for premium determination of applicable coverages. A policy written for a short term (less than six months) is subject to a minimum premium equal to one-third of the semiannual premium.

(version CW1)

403. AMPHIBIOUS, DUNE BUGGY, AND RELATED SELF-PROPELLED VEHICLES

Amphibious vehicles, dune buggies, and related miscellaneous vehicles (including all-terrain vehicles, golfmobiles, and snowmobiles) which are licensed/registered for use on public roads shall be classified and rated according to such use. Vehicles designed for off-road use and not licensed/registered for use on public roads are subject to Rule 901—Recreational Vehicles.

(version CW1)

404. MOTORCYCLES, MOTORSCOOTERS, AND MOTORIZED BICYCLES

Note—Motorcycles and motorscooters not designed and not licensed/registered for use on public roads are rated under Rule 901—Recreational Vehicles.

The following are insurable under this rule:

1. Factory-built motorcycles and motorscooters designed or licensed/registered for use on public roads.
2. Factory-built motorized bicycles (mopeds) regardless of use or licensing/registration requirements.

Such vehicles (hereafter referred to as motorcycles) may be insured for the coverages and at the premiums shown in the Rate Section. Unless otherwise indicated, premium adjustment rules in the Rate Section Rules shall not apply.

A youthful motorcycle owner or principal operator qualifies for the reduced Youthful Rates shown on the rate page if he or she is rated as a youthful operator on an automobile insured with either the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company. A person designated as the youthful owner or principal operator of one insured motorcycle shall be considered as an adult operator of any other motorcycle owned or operated. A youthful owner or principal operator who turns 25 during the policy term will be rated as an adult on his or her 25th birthday and the pro rata premium will be recalculated for the remainder of the policy term.

(version S.CW2)

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405. NO RULE

406. ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS—LIMITED USE
Note—Policies covering vehicles rated in accordance with this rule may not be suspended.
Vehicles of the type described below which are used on a very limited basis, such as exhibitions, club activities, parades, or similar functions of public interest, shall be rated in accordance with this rule. Vehicles which are regularly used for personal, pleasure, and business purposes shall be classified and rated in accordance with the regular rules and rates applying to the type of vehicle insured.
A Classic Automobile is a motor vehicle which is ten or more years old and which because of limited production or exceptionally fine workmanship is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists. If the vehicle is 25 or more years old, rate as an antique.
An Antique Automobile is a motor vehicle which is 25 or more years old and which has been restored, maintained, or preserved by antique automobile hobbyists.
A Replica is a reproduction of an antique or classic automobile. If the vehicle is 25 or more years old, rate as an antique.
Age of the vehicle shall be determined as of the first renewal on or after January 1st of each calendar year.
Refer to the Rate Section for premium determination. Unless otherwise indicated, Rate Section Rules do not apply.
Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version S.CW2)

407. VOLUNTEER FIRE DEPARTMENT AUTOMOBILES
A motor vehicle equipped for fire fighting and used to service a municipality of not more than 5,000 population or a single fire district within which there is no municipality of more than 5,000 population may be written at light class 4 commercial premiums.
(version CW1)

408. SCHOOL BUSSES
Note—School busses qualifying for insurance under this rule shall be written in the State Farm Mutual Automobile Insurance Company.
A school bus is a bus-type motor vehicle* used for the transportation of persons in connection with

1. school attendance, and
2. school activities.

*A private passenger type automobile used exclusively as a school bus shall be classified and rated as a school bus. (See Rule 705—Transportation of School Children, Church Groups, Friends, Neighbors or Fellow Employees—Private Passenger Automobiles for a private passenger automobile used to transport school children in addition to its use for personal pleasure and business).

School busses may be insured for the coverages indicated in the Rate Section. A single multi-bus annual term policy shall be issued covering all busses being insured by the school or school district. School busses shall be individually rated for coverage according to class and seating capacity as follows:
Class 1: School busses used in accordance with this rule for a school term of 200 or less school days.
Class 2: School busses used in accordance with this rule for a school term of more than 200 school days.
Seating Capacity—If seating capacity has not been established it is determined as follows:
If the length of the seating space excluding the driver's seat is 22" or less, the seating capacity is 1; if more than 22" but not more than 38", the seating capacity is 2. Each additional 15" or fraction thereof shall be considered an additional seat.
Coverage on a regularly used school bus is extended to a temporary substitute school bus while such regularly used school bus is withdrawn from service for a short time.

Coverage for other school bus uses may be provided for an additional charge as follows:

A. Approved Other Use Coverage
   A school bus policy issued to a school or school district may be used to insure busses used in connection with activities sponsored by church, civic, charitable, fraternal or welfare organizations. Such other use of a school bus must be approved by the school board, principal or other authorized person of the school or school district. A premium applying to the policy rather than to each school bus individually shall be charged based on the total other use mileage of all busses insured under the policy. Refer to the Rate Section for the determination of such premium.
B. Use of a Spare or Substitute School Bus
   An owned school bus, held in reserve for use as a temporary replacement of a regularly used school bus while such school bus is withdrawn from service, may be insured for school use other than as a temporary substitute school bus provided such use is not regular nor frequent. Refer to the Rate Section for premium determination.

(version CW1P)

409. CHURCH BUSSES
Note—Church busses qualifying for insurance under this rule shall be written in the State Farm Mutual Automobile Insurance Company. For rules applicable to busses which are used as school busses as well as for church bus use, refer to Rule 408—School Busses.
A church bus is a bus-type motor vehicle* used to transport persons to and from services and other church related activities.
*A private passenger type automobile used exclusively as a church bus shall be classified and rated as a church bus. (See Rule 705—Transportation of School Children, Church Groups, Friends, Neighbors or Fellow Employees—Private Passenger Automobiles for a private passenger automobile used to transport church groups in addition to its use for personal pleasure and business).
Coverages available to school busses are available to church busses. The policy term shall be six months. A single multi-bus policy shall be issued covering all busses being insured by the church. Refer to the Rate Section for premium determination.
(version CW1)

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410. DRIVER TRAINING AUTOMOBILES

A. **School Driver Training Course Automobiles**

Note—Vehicles insured under this section shall be written in the State Farm Mutual Automobile Insurance Company.

Private passenger automobiles owned by, or leased or loaned to, a school board that are equipped with dual control brakes and used in a driver training course for students and for other purposes shall be rated at the private passenger 1H classification for all coverages. Automobiles that are not equipped with dual control brakes are ineligible.

If use of the automobile is restricted to driver training purposes, subtract 0.35 from the otherwise applicable class 1H rating factor before applying it to the base premiums of the coverages involved.

A motorized scooter, motorized bicycle or motorcycle owned by, leased or loaned to a school board for exclusive use in a driver training course for students may be insured at the adult motorcycle classification for the coverages shown in the Rate Section.

B. **Driver Training School Automobiles**

Note—Vehicles insured under this section shall be written in the State Farm Fire and Casualty Company.

Private passenger automobiles owned by automobile driver training schools that are equipped with dual control brakes and used for driver training purposes may be insured at the private passenger 1H classification Ineligible for STAR Plan Rates for all coverages, except that Car Rental and Travel Expenses—Coverage R1 is not available. Automobiles that are not equipped with dual control brakes are ineligible.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply to vehicles insured under Part A and B of this rule. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
(version S.AR3.1)

411. FUNERAL DIRECTORS' AUTOMOBILES

A. **Private Passenger Type Automobiles**

A private passenger type automobile used by a funeral director for personal and pleasure use as well as for carrying persons in funeral processions (to or from cemeteries or burial grounds), including other operations incidental to the insured's business, shall be written at the applicable private passenger automobile classification premiums for all coverages.

If use of the automobile is restricted to funeral purposes, coverage may be written at the private passenger 1A classification. Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles). In the State Farm Fire and Casualty Company, Ineligible for STAR Plan Rates apply.

Automobiles that are used at any time for ambulance service are not eligible for coverage under this section of the rule.

B. **Commercial Automobiles**

A Hearse or Service Car is an automobile designed and used for the transportation of a corpse.
An Ambulance is an automobile which is subject to call for the transportation of ill or injured persons.
A Hearse—Ambulance is a hearse or service car which is also used as an ambulance.

Bodily Injury and Property Damage Liability—

Hearse or Service Car Not Normally Subject to or Available for Use as an Ambulance—Classify and rate as commercial light class 5.

Ambulance or Hearse—Ambulance

1. If ambulance use is primarily restricted to private individual calls only and the vehicle is not normally subject to police, fire department, rescue squad or other public agency use—Classify and rate as commercial light class 4.
2. Ambulances or Hearse—Ambulances which are not restricted to the extent required under 1 are ineligible except when written as a part of a fleet that includes other types of automobiles which are eligible. When so written classify and rate as commercial light class 3.

Other Automobiles Including Vehicles Used Primarily as Flower Cars—Classify and rate as commercial light class 5.

Medical Payments—

Medical Payments coverage may be written, but as respects the use of the automobile as an ambulance coverage will not apply to any ill or injured person entering into or occupying the ambulance because of such illness or injury. The commercial medical payments premium schedules apply.

Physical Damage Coverage—

Classify and rate as non-farm commercial automobiles.
(version CW4)

412. NO RULE

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413. KIT CARS AND REPLICA AUTOMOBILES—REGULAR USE

Kit cars are vehicles usually constructed of fiberglass and assembled on a chassis (or modified chassis) of another regular production car. A replica is a reproduction of an antique or classic automobile. Vehicles of this type which are regularly used for personal, pleasure, and business purposes shall be classified and rated in accordance with the regular rules and rates applying to the type of vehicle insured. The model year of the chassis will determine the model year of the vehicle.

Exception— Insurance Rating Group (IRG) assignments for regular use Kit Cars and Replicas will be determined according to the following table based on the original cost new of the vehicle to the initial retail purchaser.

Original Cost New	IRG	Original Cost New	IRG	Original Cost New	IRG
$0-2,200	4	$9,001-10,000	13	$18,001-20,000	22
2,201-3,000	5	10,001-11,000	14	20,001-21,000	24
3,001-4,000	6	11,001-12,000	15	21,001-24,000	25
4,001-5,000	7	12,001-13,000	17	24,001-27,000	26
5,001-6,000	8	13,001-14,000	18	27,001-29,000	27
6,001-7,000	10	14,001-15,000	19	29,001-32,000	28
7,001-8,000	11	15,001-16,000	20	Over $32,000 – Refer to Company	
8,001-9,000	12	16,001-18,000	21		

Note— Vehicles of the above type which have limited use or are designed for off-road use and not licensed/registered for use on public roads shall be classified and rated in accordance with the limited use or off-road vehicle rules and rates applying to the type of vehicle insured. See Rule 406—Antique and Classic Automobiles and Replicas—Limited Use or Rule 901—Recreational Vehicles.
(version CW1)

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501. USE OF NON-OWNED CARS (Limited Form)
If the insured automobile is rated as a private passenger automobile or as a commercial farm use automobile, the limited use of non-owned automobiles provisions of the policy apply to named insureds, the spouse of the first named insured, and resident relatives of the first named insured.
The bodily injury and property damage liability coverage afforded by such a policy may be extended to also cover the limited use of non-owned automobiles by additional persons who are resident relatives of named insureds other than the first named insured or who are joint owners or partners. The coverage also extends to the spouse of such additional person(s) who is a resident of his or her household. The named additional person and his or her resident spouse are afforded the same coverage as a named insured under the coverages specified in the endorsement. The premiums in the Rate Section for Use of Non-Owned Cars—Limited Form apply to each such additional person.
(version CW1P)

502. USE OF NON-OWNED CARS (Broad Form)
If the use of non-owned automobiles is not or cannot be insured under the limited use of non-owned automobiles provisions, a broad form of coverage may be written.
For broad form non-owned automobile insurance individuals are classified as follows:

Broad Form Non-Owner Classifications

Class A: Persons not subject to Class B, C or D.
Class B: Law enforcement personnel who require the use of a motor vehicle (other than a motor vehicle owned by the United States Government) when responding to emergencies which are normally associated with their duties.
Class C: Persons employed in the business of selling, repairing, servicing, storing or parking of automobiles other than such persons who are civilian employees of the government.
Class D: Persons who operate public livery conveyances, trucks that are frequently operated beyond a 50-mile radius of garage location, trucks used for hauling for hire, or any vehicle used for emergency purposes other than those within Class B or owned by the United States Government.

1. **Broad Form Endorsement of a Policy Insuring a Described Automobile—**The bodily injury and property damage liability coverage afforded under a policy insuring a described automobile may be extended to cover the regular or frequent use of non-owned automobiles by a named individual and spouse resident in the same household provided such individual is (a) the named insured, (b) a relative of the named insured and resident in the same household or (c) an employee of the named insured and an automobile described in the policy is furnished for the regular use of such employee.
   Any medical payments coverage afforded under the policy must be extended to apply to the use of non-owned automobiles. The premiums in the Rate Section for Use of Non-Owned Cars—Broad Form apply to each named individual.
2. **Named Non-Owner Policy—**If a described automobile is not insured or if an individual is not eligible for broad form non-owner coverage under a policy insuring a described automobile, such coverage may be afforded an individual, their spouse, and relatives of either, residing in the same household by means of a named non-owner policy. Such a policy may be written for bodily injury and property damage liability, medical payments, and uninsured motor vehicle coverages.
   Note—Additional coverages as specified in the Named Non-Owner Policy schedules in the Rate Section may be included in policies insuring Class A Persons.
   The bodily injury and property damage liability and medical payments coverages premiums are determined in accordance with Named Non-Owner Policy Schedule I in the Rate Section except that Schedule II shall apply when the policy must be certified under the provisions of a financial responsibility law.
   The premium for uninsured motor vehicle coverage is determined from the Rate Section.

(version CW1P)

503. EMPLOYERS' NON-OWNED CAR LIABILITY
Note—This rule applies in the State Farm Mutual Automobile Insurance Company only.
An employer's non-owned car liability policy, including medical payments coverage, may be written to insure an employer for the operation by employees in the business of such employer of automobiles not owned in whole or in part, nor hired or leased by, nor registered in the name of the employer. The premium is based on the number of employees that regularly operate such automobiles in the business of the named insured. Rates and minimum premium are set forth in the Rate Section.
No automobile is described in the policy.
(version AR1P.1)

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504. HIRED CARS

Note—This rule applies in the State Farm Mutual Automobile Insurance Company only.

An automobile that is hired or leased on a long-term basis shall be insured by the lessee as an owned automobile and is not subject to the provisions of this rule.

A policy providing Employers' Non-Owned Car liability coverage may be endorsed to provide liability coverage for the operation of vehicles used under contract in behalf of, or loaned to, the named insured while such vehicles are engaged in the business of the insured. Such vehicles must not be owned or registered in the name of the insured, an executive officer or partner (if a firm), or an employee or agent of the named insured.

A policy providing Hired Car liability coverage may also be endorsed to provide physical damage (comprehensive and collision) coverage to hired vehicles of the private passenger type, in accordance with the provisions set forth in Rule 506—Use of Non-Owned Cars—Physical Damage.

Coverage(s) as stated above are available on the cost-of-hire basis and covers all eligible vehicles hired by the named insured or by any employee of the named insured.

Under the cost-of-hire rating, the total policy premium shall be determined as follows:

The insured shall maintain and submit to the Company upon request a chronological record for each business location showing:

1. the number and type of each automobile and trailer hired,
2. the names of the concerns or owners from whom the vehicles were hired,
3. the cost-of-hire by type of automobile and trailer, and
4. complete information as to any liability and physical damage insurance coverage carried for these vehicles by the owners of the vehicles or trailers.

The rates per $100 cost-of-hire are set forth in the Rate Section.

Cost-of-hire is the total amount incurred over a twelve month period for the hire of automobiles and trailers (including wages of hired operators) but not including charges for services performed by motor carriers subject to the security requirements of any motor carrier law or ordinance.

The premium shall be determined by applying the rate per $100 to the appropriate total twelve month cost-of-hire amount at each business location as estimated by the insured for the current policy term.

The cost-of-hire amount shall be subject to adjustment by audit upon request of the Company.

The total premium for Employers' Non-Owned Car and Hired Car liability coverage and the total premium for the associated physical damage coverage are subject to the minimum premiums specified in the Rate Section.

(version PD-CW1P)

505. USE OF NON-OWNED RECREATIONAL TRAVEL AND CAMPING VEHICLES AND TRAILERS—Extension of Coverage

A policy insuring an owned private passenger automobile may be endorsed to provide for the extension of additional coverage to a rented camper unit, or travel/camping trailer beyond that provided by the policy for non-owned automobiles.

Subject to an additional premium, policy coverages may be extended to a rented trailer or camper unit by endorsement to provide for:

1. physical damage coverage in excess of the $2,500 policy limits,
2. emergency road service coverage, and
3. lower physical damage deductibles if such deductible is required as a condition for renting and such deductible is being offered by the Company.

Note that the policy limits for bodily injury and property damage liability and medical payments coverages offered on the owned automobile are extended to the rented trailer or camper without additional charge.

Any insurance extended to a rented camper unit or travel/camping trailer shall be excess over other collectible insurance and is subject to a further provision that the underlying policy will remain in force for the entire period specified in the endorsement.

Refer to the Rate Section for rates and minimum premiums.

(version CW1)

506. USE OF NON-OWNED CARS—PHYSICAL DAMAGE COVERAGE

A. A policy insuring a private passenger automobile for bodily injury and property damage liability coverage may be endorsed to provide additional physical damage (comprehensive and collision) coverage for the use of non-owned cars by a named individual and resident spouse provided such individual is the named insured or a relative of the named insured and resident in the same household. This endorsement will extend the comprehensive and collision coverage of a policy insuring a described private passenger automobile to non-owned cars. If the policy does not provide comprehensive or collision coverage, physical damage coverage is provided to non-owned cars subject to a deductible of $250 and a limit of $30,000.

   This endorsement does not extend coverage to non-owned cars which are owned by the named insured's employer or those that are used (i) by persons while employed in the business of selling, repairing, servicing, storing, or parking of automobiles, or (ii) by persons while employed in public or private delivery or transportation.

B. A policy providing Hired Car liability coverage may be endorsed to provide physical damage (comprehensive and collision) coverage to vehicles of the private passenger type, as defined in Rule 201—Private Passenger Automobile Defined, but excluding any utility vehicle with a Gross Vehicle Weight of more than 10,000 pounds, and to commercial vehicles of the pickup, panel or van body type with a Gross Vehicle Weight of not more than 10,000 pounds. Such vehicles must be rented or leased for use in the insured's business. The physical damage coverage provided is subject to a $250 deductible and a limit of $30,000. Coverage is available on a cost-of-hire basis, in accordance with the provisions set forth in Rule 504—Hired Cars.

See Rate Section for the premiums for these endorsements.

(version CW2)

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601. MEDICAL PAYMENTS COVERAGE
Unless specifically prohibited by other rules medical payments coverage may be written under a policy that provides bodily injury and property damage liability insurance.
When medical payments coverage is written on a policy insuring
1. an individual named insured or husband and wife resident in the same household, or multiple individuals, or
2. a partnership, company, corporation, association, etc., and one individual is designated as the named insured with respect to medical payments coverages

and such individual named insured or designated individual also is named in a broad form use of non-owned automobiles endorsement, the broad form use of non-owned automobiles medical payments premium also applies.

Additional Persons—Private Passenger and Class 1 Commercial Classes Only
Medical payments coverage is required as respects additional persons named in a use of non-owned automobiles endorsement attached to a policy that includes medical payments coverage.
The full medical payments premium applies to each such additional person who is
1. not a resident in the same household as the individual named insured or designated individual, or
2. a resident in the same household but not a relative of the individual named insured or designated individual.

The use of non-owned automobiles medical payments premium applies to each additional person who is a relative of, and who is a resident in the same household as the individual named insured or designated individual.
Refer to the Rate Section for available limits of liability and rates for all forms of medical payments coverage.
(version AR1.1)

602. UNINSURED MOTOR VEHICLE COVERAGE AND UNDERINSURED MOTOR VEHICLE COVERAGE
Bodily Injury (Coverage U and W)—Unless rejected, each policy providing liability coverage on motor vehicles licensed for highway use must include uninsured (U) and underinsured (W) motor vehicle coverage for bodily injury with limits equal to the financial responsibility limits. Increased limits up to, but not to exceed, the bodily injury liability limits of the policy are available at the option of the policyholder. The insured may choose to reject both U and W, or just W. The insured may not reject just U. If both U and W are purchased, their limits must be the same.
Property Damage (Coverage U1)—Each policy providing Coverage U shall include uninsured motor vehicle coverage for property damage liability with limits equal to the financial responsibility limits unless rejected by the named insured in writing.
Increased limits up to the property damage liability limits of the policy are available at the option of the policyholder.
Only damage to the insured vehicle is covered. A $200 deductible shall apply unless (1) at the time of the loss the same insurer provides collision, and; (2) the operator of the other vehicle has been positively identified and is solely at fault.
The phrase "uninsured motor vehicle coverage" in other rules of this manual may include the underinsured motor vehicle coverage as described above.
See the Rate Section for the available limits of coverage and premiums.
(version AR.1)

603. CAR RENTAL AND TRAVEL EXPENSES—Coverage R1
Coverage R1 may be provided if the policy insures a private passenger car, as defined in Rule 201—Private Passenger Automobile Defined, for comprehensive and/or collision coverage.
Subject to the provisions of the coverage, Car Rental and Travel Expense, Coverage R1 reimburses the named insured for:
a. Rental charges of not more than the selected limit per day, subject to the maximum limit of liability per occurrence, for a substitute automobile rented from a car rental agency or a garage as a result of a loss as defined.
   See Rate Section for the per day/maximum per occurrence limits available.
b. Any deductible amount for which the insured is legally liable that applies to the comprehensive and collision coverages in effect on a rented car, subject to a $500 limit of liability per occurrence.
c. If the loss occurs more than 50 miles from the named insured's residence, commercial transportation, meals, and lodging expenses as specified in the coverage, subject to a $500 limit of liability per occurrence.

(version CW1P)

604. EMERGENCY ROAD SERVICE COVERAGE
Emergency road service coverage may be included in a policy which affords bodily injury and property damage liability or physical damage coverages on
a. an automobile which is within the manual definition of a private passenger automobile, or
b. an automobile designed as an auto home, or
c. a class 1 farm truck.

A trailer designed for use with a private passenger automobile may be insured for emergency road service provided the policy describing the trailer also affords either comprehensive or collision coverage on such trailer.
The emergency road service premiums for private passenger vehicles in the Rate Section shall apply to an automobile designed as an auto home and to a trailer designed for use with a private passenger automobile.
Note—See policy for the extension of emergency road service coverage written on private passenger or utility type automobiles to non-owned trailers.
(version CW1)

605. NO RULE

606. NO RULE

607. NO RULE

608. NO RULE

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651. NO-FAULT COVERAGES

All automobile liability insurance policies written on a private passenger motor vehicle, as defined below, issued or renewed on or after July 1, 1974,* must provide the following minimum coverages:

a. Medical payments coverage $5,000 minimum per person.
b. No-fault total disability coverage—Up to $140 per week.
c. No-fault death indemnity, dismemberment, and loss of sight coverage—$5,000 per person.

Any or all of these coverages may be rejected at the option of the named insured. Premiums for the no-fault coverages are shown in the Rate Section.
This rule applies when an automobile liability insurance policy is written on:

a. Motor vehicles of the private passenger type licensed for use on public highways including utility, amphibious, dune buggy, jeep types and antique or classic automobiles used as private passenger automobiles.
b. A motor home and, if subject to motor home or private passenger classification, a truck/van camper.
c. Motorcycles and motorscooters rated as private passenger vehicles when licensed for use on public highways.

*Required Medical Payments limit changed from $2,000 to $5,000 June 17, 1981.
(version AR.1)

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701. NO RULE

702. NO RULE

703. OVERSIZE OR OVERWEIGHT VEHICLES—Bodily Injury and Property Damage Liability
As respects a vehicle which exceeds the limitations on width, length, height or weight specified by law and as a result of which the owner or operator must secure a special permit and possibly file a certificate of insurance, the applicable bodily injury and property damage liability premium shall be increased in accordance with the following:

A. **Single Trip Permit—**
If the permit is issued for and limited to a single trip a separate charge applies for each trip. The required premium together with a notice of intent to make such trip must be received by the Company prior to the date it is actually made. Such notice shall specify the date of the trip and describe the kind of load, dimensions and weight which make the permit mandatory. Refer to the Company for the additional charge.

B. **Permits not Limited to Single Trips—**
If the permit does not limit operations to a single trip, the required additional semiannual charge together with a general description of the kind of loads, dimensions and weight which make the permit mandatory must be received by the Company. Refer to the Company for the additional charge.

Note—Coverage will be afforded on a "per occurrence" basis when the statute governing overweight and oversize vehicles so requires. Vehicles insured hereunder shall not be subject to a charge for "per occurrence" coverage specified by any other manual rule.
(version CW1)

704. MOTOR CARRIER CERTIFICATE FILING
Risks which require the filing of (1) a Federal Highway Administration (formerly Interstate Commerce Commission) certificate, or (2) a public utility commission or state commerce commission certificate which binds the Company on all vehicles owned, operated, or hired by the insured and used under the insured's permit, shall be subject to the following provisions:

1. All owned, rented or leased vehicles must be insured for bodily injury and property damage liability by this Company. A policy on which a prescribed certificate is filed cannot be cancelled prior to the effective date of the cancellation of the certificate.
2. **Employers' Non-Owned Car Liability and Hired Car Coverage:** The policy shall be endorsed to provide employer's non-owned car liability and hired car coverages, subject to the following rating provisions:
    a. If the insured expects to hire vehicles or to have employees use non-owned vehicles in the operation of the insured's business, the premium charge shall be determined in accord with Rule 503—Employers' Non-Owned Car Liability and Rule 504—Hired Cars.
    b. If the insured does not anticipate hiring vehicles or having employees use non-owned vehicles in the operation of the insured's business, the bodily injury and property damage liability premium charge is $10.00.

(version CW1P)

705. TRANSPORTATION OF SCHOOL CHILDREN, CHURCH GROUPS, FRIENDS, NEIGHBORS OR FELLOW EMPLOYEES—Private Passenger Automobiles
A private passenger type automobile used to transport

- school children, or
- persons to and from church services or other activities incidental to church functions, or
- friends, neighbors or fellow employees

for a consideration, in addition to use for personal pleasure, family and business shall be classified in accordance with Rule 205—Classification of Private Passenger Type Automobiles.
Private passenger premium determination procedures for the appropriate classification shall apply for all coverages except the base premiums for the bodily injury and property damage liability and medical payments coverages shall be increased:

- 20% if the number of passengers transported, excluding the driver, is 8 or less;
- 50% if the number of passengers transported, excluding the driver, is greater than 8.

Note—Coverage for such use on a share-expense basis in a private passenger or station wagon type vehicle is provided under the policy contract at no additional charge.
(version CW1)

706. TRANSPORTATION OF PERSONS INCIDENTAL TO OCCUPATIONAL DUTIES
A private passenger automobile used to transport persons as an incidental part of the occupational duties of an insured is classified as a private passenger automobile. The regular private passenger premium determination procedures for the applicable classification shall apply to all coverages except where the insured's compensation for transporting persons exceeds the local area standard for non-profit reimbursement for automobile operational costs, in which event the bodily injury and property damage liability base premium shall be 120% of that otherwise applicable.
If the compensation for transporting persons exceeds the local area standards for non-profit reimbursement for automobile operational costs, the application must be accompanied by a statement of the complete facts relative to the transportation of passengers and the form, basis and rate of compensation.
Under no circumstance does this rule extend to the insuring of any automobile which is used for public livery or private livery purposes.
(version CW1)

707. NO RULE

708. FEDERAL GOVERNMENT EMPLOYEE—Use of Private Passenger Automobile
A private passenger automobile used by an insured in performance of duties as a federal government employee shall be written at the 1H classification premium applicable to all coverages except that the bodily injury and property damage liability base premium shall be 60% of that otherwise applicable when a certificate of financial responsibility filing is not required; otherwise, the full bodily injury and property damage liability base premium is applicable.
(version CW1)

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709. AUTOMOBILES LEASED TO UNITED STATES GOVERNMENT AGENCIES—Owner's Interest
Automobiles which are leased or rented out for full-time use by a United States government agency for use in the performance of governmental functions may be written for insurance covering only the owner's interest in such automobiles. Coverage will also apply as respects the operation of the described automobiles by the named insured or by employees of the named insured for the purpose of testing and servicing and for delivering such automobiles to the lessee and for returning them to the regular storage location.
Automobiles classified as private passenger shall be written at the private passenger 1H classification for all coverages except the bodily injury and property damage liability base premium shall be 25% of that otherwise applicable. In the State Farm Fire and Casualty Company, Ineligible for STAR Plan Rates apply.
Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles).
Automobiles classified as commercial shall be written at the commercial class 5 classification for all coverages except the bodily injury and property damage liability premium shall be 25% of that otherwise applicable.
(version CW4)

710. NO RULE

711. NO RULE

712. NO RULE

713. NO RULE

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801. FLEET RATING PLAN

Note—Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company.

A. **Fleet Defined**

A fleet is defined as five or more self-propelled vehicles owned by or under the direct control of one insured or management and covered under one policy with a single expiration date applying to all vehicles.

Notes—

1. Vehicles of any type rented or leased by the insured and operated as though owned by the insured shall be considered as owned vehicles for the purpose of this rule.
2. Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles may be included in a fleet policy but shall not be counted as self-propelled vehicles for the purpose of determining fleet eligibility.
3. If a company is solely owned by an individual and part of the vehicles are titled in the name of the company and the balance in the name of the sole owner, all may be insured on the same fleet policy.
4. Vehicles owned by employees of the insured (including salespeople), by partners, or by officers of the corporation, whether or not used in the insured's business, shall not be included in a fleet policy.
5. As respects non-farm business use private passenger automobiles insured under the provisions of this rule, class 1H rates (or class 1L if a utility rated vehicle) shall apply regardless of the actual ages of the operators or the total annual miles driven. Age Adjustment Factors do not apply (Rule 210—Age Adjustment Factors For Private Passenger Type Automobiles). As respects all other vehicles, regular rating classifications pertaining to such vehicles apply.
6. A fleet of 25 or more self-propelled vehicles is subject to Rule 851—Experience Rating Plan. A fleet of less than 25 self-propelled vehicles will be rated under the Experience Rating Plan provided the applicable annual premium prior to experience rating is $3,000 or more.

B. **Application of Manual Rules and Rates**

A fleet is subject to other manual rules and rates to the extent such rules and rates are not precluded from applying to fleets.

Notes—

1. A multiple vehicle risk already insured with the Company on separate policies may, at the election of the insured and with the consent of the Company, be insured as a fleet under this rule at a subsequent renewal date.
2. A fleet insured under the provisions of this rule may not be moved from under the rating provisions of this rule except with the approval of the Company.

C. **Policy Term**

A fleet policy of six or twelve months term may be issued except that a fleet subject to Experience Rating must be insured on an annual term policy. A fleet may not change policy term options without the consent of the Company.

Note—Premiums for a twelve month policy term shall be twice the premiums applying for a six month policy term when twelve month policy term premiums for vehicles being insured with a policy term of twelve months are not designated in the manual.

D. **Uniform Limits**

Limits applying to bodily injury and property damage liability, uninsured motor vehicle and underinsured motor vehicle (where available) coverages shall be the same for each vehicle insured for such coverage. Limits for medical payments or personal injury protection coverages (where available) shall be the same for each vehicle insured for such coverage unless a variation, for reasons submitted, is approved by the Company.

Exception—If certain vehicles because of governmental authority require higher limits than are desired on other vehicles variation will be permitted.

E. **Accident or Occurrence Basis for Liability Coverage**

The bodily injury and property damage liability coverage provided by the policy is on a "per accident" basis. Bodily injury and property damage liability coverage on a "per occurrence" basis is available by endorsement at a 1% increase in the otherwise applicable bodily injury and property damage liability premium. This adjustment shall be treated as a limits adjustment for purposes of determining the premium.

F. **Automatic Coverage**

1. At the request of the insured, an automatic coverage endorsement may be issued if all owned, rented or leased vehicles are insured by this Company. If all vehicles are not insured by this Company, it may be made applicable if all vehicles of a given class are insured by this Company.
   a. This endorsement supersedes the automatic insurance provision of the policy. It applies to the coverages in force on all private passenger automobiles and all other vehicles separately on the date that a vehicle is purchased, rented or leased by the insured. The most restricted coverage shall apply separately for private passenger automobiles and all other vehicles. The status of the policy in force at the time a vehicle is added shall determine the coverage(s) to which the endorsement applies.
   b. If the automatic coverage endorsement is not issued, the automatic coverage provision of the policy applies.
2. The insured shall maintain for each location a record of vehicles showing:
   a. A description of each vehicle purchased, the date of purchase, the cost and other data necessary for the rating thereof.
   b. A description of each vehicle disposed of and date of disposition.

   This record shall be available to this Company upon request.
3. Proper notice to this Company is required to add coverages not provided for by the automatic coverage endorsement.

G. **Audit**

The Company shall have the right to audit the insured's records, at any time during the policy period and within three years after the termination of the policy, with respect to the premium basis or the subject matter of the policy.

H. **Deposit Premium**

At the option of the Company a premium deposit may be required.

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851. EXPERIENCE RATING PLAN

Note—Vehicles rated under the provisions of this rule are subject to Rule 801—Fleet Rating Plan.

A. The experience rating provisions of this rule shall apply to a fleet, as defined in Rule 801—Fleet Rating Plan, provided it consists of 25 or more self-propelled vehicles. Experience rating shall also apply on a fleet which was experience rated for the term just expiring, but temporarily has fewer than 25 vehicles, and it is anticipated that there will again be 25 or more self-propelled vehicles within the coming year.
A fleet of less than 25 self-propelled vehicles will be rated under the provisions of this rule provided the applicable annual premium prior to experience rating is $3,000 or more.
Note—Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles shall not be counted in determining a fleet's eligibility for experience rating. However, if these vehicles are self-propelled, they will be used to determine the number of car years in the experience period.

B. This plan provides for the modification of the total policy premium by the application of a premium modification factor.

C. The premium modification factor is determined from experience incurred by the fleet during the past five years ending with the initial effective date of the policy or the three months preceding the renewal of the policy. If five years experience is not available, such experience as is available shall be used subject to a minimum experience period of one year ending as specified above. If less than one year's experience is available the premium modification factor shall be 1.00 for the upcoming policy term.
If the fleet has been insured with a company from which experience is not obtainable, experience may be used that is submitted to the Company in the form of a statement signed by the insured. Experience in such form shall be given credence in accordance with its apparent credibility.

D. The premium modification factor shall be determined and applied as follows:
   1. Determine the number of car years in the experience period represented by the self-propelled vehicles of the fleet.
      Note—A single self-propelled vehicle develops five car years of experience for a five year experience period.
   2. Determine the total fleet incurred losses (paid losses plus reserves on pending claims) for the experience period after:
      a. Multiplying individual coverage incurred losses by the indicated factor below to provide for the inclusion of allocated claim adjustment expense in the loss amount, and
      b. Limiting the amount of loss resulting from any single accident (after providing for allocated claim adjustment expense in the amount) to the "maximum single loss" amount specified in the Table of Experience Rating Premium Modification Factors.

Allocated Adjustment Expense Factors	
Bodily Injury Liability	1.10
Uninsured Motor Vehicle Coverage and Underinsured Motor Vehicle Coverage	1.06
Personal Injury Protection	1.03
Medical Payments	1.01
All Other Coverages	1.00

   3. Determine the total fleet premium collected by the Company for the experience period adjusted to eliminate the effect of any fleet rating modification. If the fleet was insured with another company during any part of the experience period, use the applicable premiums charged by that company. To the extent the applicable premium information for any policy periods is not available from the other company, do not use those policy periods for experience rating.
   4. Develop an Actual Limited Loss Ratio by dividing the results of step 2 by the results of step 3.
   5. Refer to the Table of Experience Rating Premium Modification Factors and select the premium modification factor which corresponds to the developed Actual Limited Loss Ratio and the number of car years in the experience period.
   6. If the premium modification factor (PMF) indicated in step 5 is greater than 1.25 times the PMF for the prior renewal, use 1.25 times the PMF for the prior renewal. If the PMF indicated in step 5 is less than 0.75 times the PMF for the prior renewal, use 0.75 times the PMF for the prior renewal. If the fleet was not experience rated at the prior renewal, limit the PMF calculated in step 5 to no greater than 1.25 and no less than 0.75. Otherwise, use the PMF determined in step 5. This applies for experience rating prior to September 29, 2008.
   7. Adjust the total premium applicable to the fleet for the upcoming policy term by the premium modification factor determined above.

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EXPERIENCE RATING PREMIUM MODIFICATION FACTORS

Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
0-.050	0.91	0.83	0.74	0.66	0.57	0.48	0.40	0.31
.051-.100	0.92	0.85	0.77	0.69	0.62	0.54	0.46	0.39
.101-.150	0.93	0.87	0.80	0.73	0.66	0.60	0.53	0.46
.151-.200	0.94	0.88	0.83	0.77	0.71	0.65	0.59	0.53
.201-.250	0.95	0.90	0.85	0.80	0.76	0.71	0.66	0.61
.251-.300	0.96	0.92	0.88	0.84	0.80	0.76	0.72	0.68
.301-.350	0.97	0.94	0.91	0.88	0.85	0.82	0.79	0.76
.351-.400	0.98	0.96	0.94	0.92	0.89	0.87	0.85	0.83
.401-.450	0.99	0.98	0.96	0.95	0.94	0.93	0.92	0.91
.451-.500	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98
.501-.550	1.01	1.01	1.02	1.03	1.03	1.04	1.05	1.05
.551-.600	1.02	1.03	1.05	1.06	1.08	1.10	1.11	1.13
.601-.650	1.03	1.05	1.08	1.10	1.13	1.15	1.18	1.20
.651-.700	1.03	1.07	1.10	1.14	1.17	1.21	1.24	1.28
.701-.750	1.04	1.09	1.13	1.18	1.22	1.26	1.31	1.35
.751-.800	1.05	1.11	1.16	1.21	1.27	1.32	1.37	1.43
.801-.850	1.06	1.12	1.19	1.25	1.31	1.37	1.44	1.50

Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
.851-.900	1.07	1.14	1.22	1.29	1.36	1.43	1.50	1.57
.901-.950	1.08	1.16	1.24	1.32	1.41	1.49	1.57	1.65
.951-1.000	1.09	1.18	1.27	1.36	1.45	1.54	1.63	1.72
1.001-1.050	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80
1.051-1.100	1.11	1.22	1.33	1.44	1.54	1.65	1.76	1.87
1.101-1.150	1.12	1.24	1.35	1.47	1.59	1.71	1.83	1.95
1.151-1.200	1.13	1.25	1.38	1.51	1.64	1.76	1.89	2.02
1.201-1.250	1.14	1.27	1.41	1.55	1.68	1.82	1.96	2.09
1.251-1.300	1.15	1.29	1.44	1.58	1.73	1.88	2.02	2.17
1.301-1.350	1.16	1.31	1.47	1.62	1.78	1.93	2.09	2.24
1.351-1.400	1.16	1.33	1.49	1.66	1.82	1.99	2.15	2.32
1.401-1.450	1.17	1.35	1.52	1.70	1.87	2.04	2.22	2.39
1.451-1.500	1.18	1.37	1.55	1.73	1.92	2.10	2.28	2.47
Add for each additional .05 or fraction of	0.01	0.02	0.03	0.04	0.05	0.06	0.06	0.07

Number of Car Years in Experience Period	Maximum Single Loss*
5-21	135%
22-49	67%
50-85	45%
86-132	34%
133-199	27%
200-299	22%
300-466	19%
Over 466	17%
*Percent of adjusted written premium for the experience period.	

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901. RECREATIONAL VEHICLES

***Note*—**Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company. Motor homes and truck or van campers are not subject to the provisions of this rule. See Rule 401—Motor Homes, Truck or Van Campers.

A. **Recreational Vehicles Defined**

1. **Off-Road Vehicles**

All-Terrain Vehicle—A self-propelled vehicle, equipped with balloon tires or crawler tracks, capable of traveling over rugged terrain (some are also amphibious) and used principally off public roads.
Dune Buggy—A four-wheeled, self-propelled vehicle used principally off public roads.
Golfmobile—A self-propelled vehicle used principally to afford transportation on a golf course or private premises.
Minibike—A small motorcycle, motorscooter, or other small motorized vehicle not otherwise defined in this rule used principally off public roads.
Snowmobile—A self-propelled vehicle, equipped with crawler tracks and skis, capable of traveling over ice and snow and used principally off public roads.
Trail Bike—A motorcycle capable of traveling over rugged terrain and used principally off public roads.
***Note*—**Vehicles of the above types which are licensed/registered for use on public roads are not subject to the provisions of this rule. See Rule 403—Amphibious, Dune Buggy and Related Self-Propelled Vehicles or Rule 404—Motorcycles, Motorscooters, and Motorized Bicycles.
Refer to Section D of this rule for the rating of Off-Road Vehicles.

2. **Travel and Camping Trailers**

Travel Trailer—A trailer designed for use with a private passenger automobile and permanently equipped as living quarters.
Camping Trailer—A trailer designed for use with a private passenger automobile which expands into temporary living quarters. These differ from travel trailers in their collapsed, low-profile towing position. It also includes a trailer which is not equipped as living quarters, but which is used solely for camping and similar recreational purposes.
Refer to Section E of this rule for the rating of Travel and Camping Trailers.

B. **Coverage and Policy Term**

Except as indicated below, factory-built recreational vehicles as defined in this rule, which are owned by individuals, may be insured under the Company's recreational vehicle policy for bodily injury and property damage liability, medical payments, and physical damage (comprehensive and collision combined) coverages.
A recreational vehicle policy shall be written for a twelve months' term. It may be renewed for succeeding twelve months' terms provided the premium for each subsequent term is paid on or before the expiration of the current policy term.

C. **Suspension, Changes and Cancellation**

Snowmobiles and Travel or Camping Trailers

Any suspension, change or cancellation of coverage shall be subject to an earned premium calculated in accord with the following table. The earned premium will be based on the sum of the premium earned percentages, or the pro-rata portion thereof, for those months in which coverage was provided.

PREMIUM EARNED PERCENTAGES					
Month	Snowmobiles*	Travel/Camping Trailers	Month	Snowmobiles*	Travel/Camping Trailers
Jan.	25%	2%	July	2%	16%
Feb.	20%	2%	Aug.	2%	16%
Mar.	8%	4%	Sept.	2%	12%
Apr.	8%	8%	Oct.	6%	8%
May	2%	12%	Nov.	8%	2%
June	2%	16%	Dec.	15%	2%

*Applicable also to trailers used for transporting snowmobiles.

Other Recreational Vehicles

Pro rata premium credit will be allowed for any suspension, change or cancellation of coverage.
Policy cancellations at the request of the insured are subject to a minimum retained premium of $5.00.

D. **Rating of Off-Road Recreational Vehicles**

1. Off-road vehicles insured under this rule are not subject to the Rate Section Rules, nor shall the rules applicable to private passenger automobiles apply.
2. **Bodily injury and property damage liability, medical payments, and physical damage coverages—**Refer to the Rate Section for the annual premiums.
3. Miscellaneous Provisions—
   a. **Uninsured motor vehicle coverage—**Uninsured motor vehicle coverage for bodily injury may be written with limits up to $250,000/$500,000 or the bodily injury liability limits of the policy, whichever are less.
   Refer to the "Off-Road Vehicles" Rate Section for the premium determination.
   b. **Towed cutters and sleds—**The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer, sled, or cutter designed for towing behind the vehicle. Its MSRP (See Rule 111) will be included with that of the recreational vehicle for the purpose of determining the premium for the physical damage coverage on the entire unit. The liability and medical payments coverages afforded on the insured off-road vehicle are included on the towed vehicle without additional charge.
   c. **Trailers used for transporting off-road vehicles—**The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer designed for use with a private passenger automobile and used for transporting the vehicle. Refer to the Rate Section for the additional premium for the extension of physical damage coverage. This extension includes emergency road service coverage on the trailer. The liability and medical payments coverages afforded on the owned private passenger automobile are included on the trailer without additional charge.

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E. **Rating of Travel and Camping Trailers**

1. Travel and camping trailers insured under this rule are not subject to the Rate Section Rules, nor shall the rules applicable to private passenger automobiles apply.
2. **Bodily injury and property damage liability and medical payments coverages**—The bodily injury and property damage liability and medical payments coverages afforded on the owned private passenger automobile are extended to the trailer without additional charge.
3. **Physical damage coverage including emergency road service**—Refer to the Rate Section for the annual premiums.

F. **Rental Provisions**

1. Coverage on rented recreational travel and camping trailers used by the insured—See Rule 505—Use of Non-Owned Recreational Travel and Camping Vehicles and Trailers.
2. Coverage on owned recreational travel and camping trailers rented to others—The physical damage coverage on an insured travel or camping trailer may be extended by endorsement to apply while it is rented to others at the rate of $1.00 for each day of rental coverage desired, subject to a minimum premium of $5.00 for each rental period.

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Private Passenger Automobile Classification Code Chart

For complete class definitions see Rule 205—Classification of Private Passenger Type Automobiles

ADULT OPERATORS UNDER AGE 75

	Age 25-49 Incl. Married Females < 25		Unmarried Male Age 25-29		Age 50-74	
	Short	Long	Short	Long	Short	Long
Pleasure	1A	1B	3A	3B	6A	6B
Avg. weekly mileage to and from work:						
Over 30 to 100	1C	1D	3C	3D	6C	6D
Over 100	1E	1F	3E	3F	6E	6F
Business Use	1G	1H	3G	3H	6G	6H
Farm Automobile	1J	1K	3J	3K	6J	6K

Short—means estimated average total annual mileage 7,500 miles or less for non-business classifications and 12,000 miles or less if the business classification applies.
Long—means estimated average total annual mileage over 7,500 miles for non-business classifications and over 12,000 miles if the business classification applies.

OPERATORS AGE 75 AND OLDER

	Non-Farm		Farm Automobile	
	Short	Long	Short	Long
Age 75-79	21	22	2J	2K
Age 80-84	23	24	2P	2Q
Age 85-89	25	26	2R	2T
Age 90+	27	28	2U	2V

Short—means estimated average total annual mileage 7,500 or less.
Long—means estimated average total annual mileage over 7,500.

MARRIED MALE OPERATORS UNDER AGE 25

	Under Age 17	Age 17-18	Age 19-20	Age 21-22	Age 23-24
Non-Farm	7D	7C	7B	7E	7F
Farm Automobile	7Q	7P	7K	7R	7X

UNMARRIED OPERATORS UNDER AGE 25

	Under Age 17		Age 17-18		Age 19-20		Age 21-24
	O	N/O	O	N/O	O	N/O	All
Unmarried Females							
Non-Farm	4D	5D	4C	5C	4B	5B	5A
Farm Automobile	4Q	5Q	4P	5P	4K	5K	5J
Unmarried Males							
Non-Farm	8D	9D	8C	9C	8B	9B	9A
Farm Automobile	8Q	9Q	8P	9P	8K	9K	9J

O = Occasional Operator; N/O = Not Occasional Operator

STUDENT AWAY AT SCHOOL

	Under Age 21		Age 21-24	
	Female	Male	Female	Male
Non-Farm	41	81	43	83
Farm Automobile	42	82	44	84

UTILITY VEHICLE CODES

	Non-Farm (Artisans)	Farm
No Unmarried Male Operator Under 25 Years of Age	1L	1M
Unmarried Male Operator Under 25 Years of Age	8L	8M

Note—See Classification Exceptions of the rules section for exceptions.

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IDENTIFICATION OF CLASS BY CODE

A two-position code system is used to identify the private passenger classification characteristics associated with a risk. The code is significant in identifying the classification of the risk and in developing the rates for that risk.

The numerical first position of the class code is the primary identification for the age, sex, and marital status of the risk.

For youthful drivers (first position of class 4, 5, 7, 8, or 9), the alphabetic second position of the code indicates the age of the owner or operator who was responsible for the first position of the class code.

For students away at school (first position of class 4 or 8), the numeric second position of the code indicates the age of the operator and whether or not the car qualifies as a farm automobile.

For drivers 75 years of age and older (first position of class 2), a numeric second position of the code indicates the age of the owner or operator responsible for the first position of the class code for a non-farm automobile. It also indicates the estimated annual mileage driven. An alphabetical second position indicates the same for a farm automobile.

For other classes, the alphabetic second position of the code indicates the estimated annual mileage driven and whether the automobile is used:

1. for pleasure,
2. for commuting and if so, whether it is driven an average of over or under 100 miles per week for this purpose,
3. in business, or
4. qualifies as a farm automobile.

For example, code 9B identifies a risk with the following rating characteristics:

1. Age, sex, and marital status—Operator is an unmarried male between 19 and 20.
2. Use and annual mileage—Not an occasional operator; not a farm automobile.

The following words and phrases affecting classification are defined in Rule 204—Definitions and Interpretations:

Age
Driving to and from work
Estimated annual mileage
Farm automobile
Married
Military service
Occasional operator
Principal operator
Student away at school
Used for business

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STATE FARM INSURANCE COMPANIES

Safety, Anti-Fraud, Quality, and Expense Control Initiatives

State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective health care and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

2. Working with The Children's Hospital of Philadelphia to research the number one killer of teens – automobile crashes – with a goal of developing effective, evidence based interventions aimed at saving young lives.

3. Researching factors that contribute to child injuries in crashes through support of a seven-year project with The Children's Hospital of Philadelphia and sponsoring Child Safety Seat check-ups.

4. Providing grants for a new program, Project Ignition '05, in partnership with the National Youth Leadership Council (NYLC). High school students and teachers submit ideas for a school or community public awareness campaign on the subject of Teen Driver Safety. Selected ideas receive a grant to implement the projects.

5. Advising the National Highway Traffic Safety Administration on such issues as passive restraints and seat belts, bumper standards, highway design, speed limits, large truck safety and drunk driving.

6. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.

7. Partnering with the Advocates for Highway and Auto Safety, the National Safety Council and others to promote primary seatbelt legislation and booster seat legislation on federal and state levels as well as supporting laws to control chemically-impaired driving.

8. Partnering with Meharry Medical College, a Historically Black College and University (HBCU) to address the disparity of seat belt usage in the African American community.

9. Supporting the Insurance Research Council (IRC), an organization that conducts research on a broad range of insurance topics.

10. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.

11. Training State Farm claim representatives to use a computer application called "frequency tracking" that detects patterns symptomatic of fraud.

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STATE FARM INSURANCE COMPANIES

Safety, Anti-Fraud, Quality, and Expense Control Initiatives

12. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.

13. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.

14. Encouraging auto manufacturers to design cars that are more damage- and theft-resistant and easier and less costly to repair.

15. Using alternative dispute resolution whenever possible as a more efficient and timesaving alternative to lawsuits in disputed claims.

16. Establishing internal programs that promote efficient claims handling. For example, expenses are reduced when agents can service certain claims directly.

17. Effectively managing expenses by efficiently using the services State Farm purchases and by regularly auditing telephone bills.

18. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.

19. Reviewing and reorganizing departments and areas in regional offices and at Corporate Headquarters in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.

20. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.

21. Using the Internet to efficiently communicate with both current and prospective policyholders.

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STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS AUTO INSURANCE PROGRAM
Filing Memorandum

We are implementing an increase of 4.0% to our premium income level. The changes by coverage are summarized in the table below:

Coverage	Type of Vehicle	% Change
BIPD Liability	Private Passenger	1.5%
Medical Payments	Private Passenger	12.3
Comprehensive	Private Passenger	12.3
Collision	Private Passenger	1.5
Uninsured Motor Vehicle	Private Passenger	13.8
Underinsured Motor Vehicle	Private Passenger	5.6
All Coverages	Private Passenger	4.2
	Miscellaneous	-0.1
	All Types	4.0%

INDICATED RATE LEVEL CHANGES

The enclosed Exhibits 1-10 set forth the actuarial calculation of the indicated private passenger rate level change for each of the major coverages, as well as for all coverages, all types of vehicles combined. As shown in Exhibit 10, the data for voluntary risks indicates the need for an overall increase of 6.1%.

The indicated rate changes in this filing are based upon the projected experience for the year centered around October 5, 2009. To develop the projected underwriting experience, we used the 2006 through 2008 second quarter underwriting experience as a database. The loss levels are projected based upon evaluations of the future claim costs and claim frequency levels. The experience before and after dividends is displayed in Exhibits 1 and 2.

Exhibit 3 displays the adjustments made to the actual underwriting experience. We adjusted the incurred losses and underwriting expenses to account for reserve changes. We have also adjusted the experience to remove certain non-recurring expenses. In addition, we adjusted the comprehensive coverage incurred losses to reflect an expected provision for catastrophic loss. The latest year of catastrophic losses is given 10% weight and the prior catastrophe provision is given 90% weight. Exhibit 4 displays the adjusted underwriting experience.

Another necessary adjustment to our experience is to reflect the current rate level in the earned premium. Exhibit 5 explains the current rate level adjustments in detail. Exhibit 6 shows average paid claim costs occurring in Arkansas, as well as the frequency with which claims are occurring on the respective coverages. The trends are developed by fitting the “least squares line of best fit” to the 12 most recent quarterly points by coverage (each point represents the average paid claims cost of the year ended at that point).

The selected cost and frequency trends were used to calculate the projected incurred losses. A detailed description of this procedure is provided in Exhibit 7.

Exhibits 8 and 9 outline the calculation of the projected underwriting expense ratios and the projected underwriting experience using the expense ratios. Using this projected underwriting experience, we then develop the rate change indications shown in Exhibit 10.

The actual, adjusted, and projected experience for uninsured motorist coverage and underinsured motorist coverage is shown in Exhibit 11.

The 0% allowance for underwriting profit and contingencies in the rate need calculation reflects the total financial needs of the State Farm Mutual Automobile Insurance Company during the time the revised rates will be in effect. In calculating the combined provision for underwriting profit and contingencies, we have reflected our anticipated investment income from all sources. For a more detailed explanation, please refer to enclosed Exhibit 12.

PRIVATE PASSENGER RATES AND RATING RELATIVITIES

We are revising private passenger base rates and rating relativities. The effects of these changes are included in the income effects as shown above for the applicable coverages.

1. Class Rating Factors – We are making a class rating factor change to youthful drivers with a farm utility usage classification (8M). With this revision we are reducing the rate differential between the farm and non-farm factor for youthful utility usage classification. With this change, the 8M class factor is increasing by 7.7%. There are no changes to other class rating factors.

2. Territory Changes – In a previous filing, we made several changes to our territory definitions. In order to help transition territories to their indicated rating factors, several interim territories were established. With this change, we are continuing to move toward, but not always to, the indicated territory factors. Changes to our territory rating factors are shown in Exhibit 13. The territory factors are based upon a study of our pure premium indications and reflect a flattening of certain expenses.

3. Statewide Average Base Rates – We are making changes to our statewide average base rate levels as shown in Exhibit 14.

MISCELLANEOUS VEHICLES

We are making the following income level changes for several miscellaneous types of vehicles:

Antiques	6.9%
Classics	9.1%
Motor Homes	5.4%
Motorcycles	-2.5%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

INDEX OF EXHIBITS

Private Passenger Filing

Exhibit and Description

1 Actual Underwriting Experience After Policyholder Dividends
2 Actual Underwriting Experience Before Policyholder Dividends
3 Adjustments to Actual Experience
4 Adjusted Underwriting Experience
5 Current Rate Level Adjustments
6 Average Claim Cost and Claim Frequency Data
7 Loss Projection Factors
8 Calculation of Projected Underwriting Expense Ratios
9 Projected Underwriting Experience
10 Indicated Rate Level Change
11 Uninsured and Underinsured Indications
12 Provision for Underwriting Profit and Contingencies
13 Territory Changes
14 Base Rate Changes
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18 Rate and Regulation 23 Memorandum
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STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE AFTER POLICYHOLDER DIVIDENDS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 302,747,866		$ 121,660,747		$ 16,431,851		$ 38,305,142		$ 85,100,605	
	IL/AE	200,766,844	66.3	73,966,613	60.8	9,409,416	57.3	35,786,517	93.4	54,240,356	63.7
	U. E.	100,695,821	33.3	41,573,563	34.2	5,473,153	33.3	12,276,195	32.0	28,096,404	33.0
	DIV.	15,184,900	5.0	6,031,778	5.0	808,335	4.9	1,926,005	5.0	4,340,498	5.1
	G/L	-13,899,699	-4.6	88,793	0.1	740,947	4.5	-11,683,575	-30.5	-1,576,653	-1.9
2007	E. P.	$ 297,021,507		$ 116,736,139		$ 15,020,521		$ 40,155,606		$ 82,706,061	
	IL/AE	195,257,641	65.7	76,508,912	65.5	10,150,062	67.6	24,182,659	60.2	57,152,529	69.1
	U. E.	98,558,207	33.2	39,170,260	33.6	4,920,566	32.8	13,374,318	33.3	26,993,037	32.6
	DIV.	241,479	0.1	86,001	0.1	2,486	0.0	63,400	0.2	69,963	0.1
	G/L	2,964,180	1.0	970,966	0.8	-52,593	-0.4	2,535,229	6.3	-1,509,468	-1.8
2008	E. P.	$ 149,293,801		$ 57,753,725		$ 7,300,640		$ 20,638,017		$ 41,717,675	
6 MOS	IL/AE	139,187,719	93.2	38,167,649	66.1	6,813,287	93.3	43,950,601	213.0	29,824,916	71.5
	U. E.	54,530,423	36.5	21,997,645	38.1	2,765,583	37.9	7,152,343	34.7	14,602,307	35.0
	DIV.	1,476	0.0	-1,989	0.0	-251	0.0	-709	0.0	-1,427	0.0
	G/L	-44,425,817	-29.8	-2,409,580	-4.2	-2,277,979	-31.2	-30,464,218	-147.6	-2,708,121	-6.5
TOTAL	E. P.	$ 749,063,174		$ 296,150,611		$ 38,753,012		$ 99,098,765		$ 209,524,341	
	IL/AE	535,212,204	71.5	188,643,174	63.7	26,372,765	68.1	103,919,777	104.9	141,217,801	67.4
	U. E.	253,784,451	33.9	102,741,468	34.7	13,159,302	34.0	32,802,856	33.1	69,691,748	33.3
	DIV.	15,427,855	2.1	6,115,790	2.1	810,570	2.1	1,988,696	2.0	4,409,034	2.1
	G/L	-55,361,336	-7.4	-1,349,821	-0.5	-1,589,625	-4.1	-39,612,564	-40.0	-5,794,242	-2.8

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
DIV. = POLICYHOLDER DIVIDENDS
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 1

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE BEFORE POLICYHOLDER DIVIDENDS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 302,747,866		$ 121,660,747		$ 16,431,851		$ 38,305,142		$ 85,100,605	
	IL/AE	200,766,844	66.3	73,966,613	60.8	9,409,416	57.3	35,786,517	93.4	54,240,356	63.7
	U. E.	100,695,821	33.3	41,573,563	34.2	5,473,153	33.3	12,276,195	32.0	28,096,404	33.0
	G/L	1,285,201	0.4	6,120,571	5.0	1,549,282	9.4	-9,757,570	-25.5	2,763,845	3.2
2007	E. P.	$ 297,021,507		$ 116,736,139		$ 15,020,521		$ 40,155,606		$ 82,706,061	
	IL/AE	195,257,641	65.7	76,508,912	65.5	10,150,062	67.6	24,182,659	60.2	57,152,529	69.1
	U. E.	98,558,207	33.2	39,170,260	33.6	4,920,566	32.8	13,374,318	33.3	26,993,037	32.6
	G/L	3,205,659	1.1	1,056,967	0.9	-50,107	-0.3	2,598,629	6.5	-1,439,505	-1.7
2008	E. P.	$ 149,293,801		$ 57,753,725		$ 7,300,640		$ 20,638,017		$ 41,717,675	
6 MOS	IL/AE	139,187,719	93.2	38,167,649	66.1	6,813,287	93.3	43,950,601	213.0	29,824,916	71.5
	U. E.	54,530,423	36.5	21,997,645	38.1	2,765,583	37.9	7,152,343	34.7	14,602,307	35.0
	G/L	-44,424,341	-29.8	-2,411,569	-4.2	-2,278,230	-31.2	-30,464,927	-147.6	-2,709,548	-6.5
TOTAL	E. P.	$ 749,063,174		$ 296,150,611		$ 38,753,012		$ 99,098,765		$ 209,524,341	
	IL/AE	535,212,204	71.5	188,643,174	63.7	26,372,765	68.1	103,919,777	104.9	141,217,801	67.4
	U. E.	253,784,451	33.9	102,741,468	34.7	13,159,302	34.0	32,802,856	33.1	69,691,748	33.3
	G/L	-39,933,481	-5.3	4,765,969	1.6	-779,055	-2.0	-37,623,868	-38.0	-1,385,208	-0.7

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 2

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTMENTS TO ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE

1. ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES TO REFLECT EFFECTS OF LIABILITY RESERVE CHANGES

CHANGES IN PRIOR ACCIDENT YEAR INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE REMOVED FROM THE CALENDAR YEAR EXPERIENCE PERIODS. (I.E., A CHANGE IN ACCIDENT YEAR 2006 INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES DURING 2007 IS SUBTRACTED FROM CALENDAR YEAR 2007).

ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES

CALENDAR PERIOD	(1) BODILY INJURY	(2) PROPERTY DAMAGE	(3) BODILY INJURY & PROPERTY DAMAGE (1) + (2)	(4) UNINSURED MOTORIST	(5) TOTAL (3) + (4)
2006	$ -907,553	$ -133,044	$ -1,040,597	$ 1,046,828	$ 6,231
2007	3,463,670	504,432	3,968,102	-128,196	3,839,906
2008 6 MOS	249,938	738,275	988,213	-2,215,027	-1,226,814
TOTAL	$ 2,806,055	$ 1,109,663	$ 3,915,718	$ -1,296,395	$ 2,619,323

	(6) BODILY INJURY AND PROPERTY DAMAGE LIABILITY	(7) MEDICAL PAYMENTS	(8) COMPREHENSIVE	(9) COLLISION	(10) ALL COVERAGES
2006	$ 0	$ 0	$ 0	$ 0	$ 0
2007	-67,888	-8,610	-24,009	-48,184	-173,930
2008 6 MOS	0	0	0	0	0
TOTAL	$ -67,888	$ -8,610	$ -24,009	$ -48,184	$ -173,930

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTMENTS TO ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE (CONT.)

2. ADJUSTMENTS TO INCURRED LOSSES TO REFLECT THE INCLUSION OF THE CATASTROPHE HAZARD FACTOR

ACTUAL CATASTROPHE LOSSES ARE REMOVED FROM EACH CALENDAR YEAR EXPERIENCE PERIOD AND REPLACED BY AVERAGE CATASTROPHE LOSSES, AS CALCULATED BELOW:

(11) 2006 INDICATED CATASTROPHE HAZARD FACTOR	(12) 2007 COMPREHENSIVE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES	(13) 2007 CATASTROPHE LOSSES INCLUDING ALLOCATED ADJUSTMENT EXPENSES	(14) 2007 NON-CATASTROPHE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (12) - COL (13)	(15) 2007 CATASTROPHE % COL (13) DIVIDED BY COL (14)	(16) 2007 INDICATED CATASTROPHE HAZARD FACTOR [COL (15) x .10] + [COL (11) x .90]
0.265	26,466,178	553,407	25,912,771	0.021	0.241

PREVIOUS YEAR CATASTROPHE HAZARD FACTOR:	0.265
CURRENT YEAR INDICATED CATASTROPHE HAZARD FACTOR (COL (16)):	0.241
PROPOSED CATASTROPHE HAZARD FACTOR*:	0.241

* THE CHANGE IN THE CATASTROPHE HAZARD FACTOR IS LIMITED TO ±.10 FROM THE PREVIOUS YEAR'S CATASTROPHE HAZARD FACTOR.

CALENDAR PERIOD	(17) PRIVATE PASSENGER COMPREHENSIVE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 2)	(18) CATASTROPHE LOSSES	(19) COL (17) EXCLUDING CATASTROPHE LOSSES COL (17) - COL (18)	(20) CATASTROPHE HAZARD FACTOR TIMES COL (19)	(21) CATASTROPHE ADJUSTMENT COL (20) - COL (18)
2006	$ 35,786,517	$ 12,275,963	$ 23,510,554	$ 5,666,044	$ -6,609,919
2007	24,182,659	499,636	23,683,023	5,707,608	5,207,972
2008 6 MOS	43,950,601	30,500,178	13,450,423	3,241,552	-27,258,626
TOTAL	$ 103,919,777	$ 43,275,778	$ 60,643,999	$ 14,615,204	$ -28,660,573

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTED VOLUNTARY UNDERWRITING EXPERIENCE

THE ACTUAL UNDERWRITING EXPERIENCE FROM EXHIBIT 2 IS MODIFIED TO REFLECT THE VARIOUS ADJUSTMENTS SET FORTH IN EXHIBIT 3.

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 302,747,866		$ 121,660,747		$ 16,431,851		$ 38,305,142		$ 85,100,605	
	IL/AE	193,629,127	64.0	72,926,016	59.9	9,409,416	57.3	29,176,598	76.2	54,240,356	63.7
	U. E.	100,695,821	33.3	41,573,563	34.2	5,473,153	33.3	12,276,195	32.0	28,096,404	33.0
	G/L	8,422,918	2.8	7,161,168	5.9	1,549,282	9.4	-3,147,651	-8.2	2,763,845	3.2
2007	E. P.	$ 297,021,507		$ 116,736,139		$ 15,020,521		$ 40,155,606		$ 82,706,061	
	IL/AE	204,789,118	68.9	80,477,014	68.9	10,150,062	67.6	29,390,631	73.2	57,152,529	69.1
	U. E.	98,384,277	33.1	39,102,372	33.5	4,911,956	32.7	13,350,309	33.2	26,944,853	32.6
	G/L	-6,151,888	-2.1	-2,843,247	-2.4	-41,497	-0.3	-2,585,334	-6.4	-1,391,321	-1.7
2008	E. P.	$ 149,293,801		$ 57,753,725		$ 7,300,640		$ 20,638,017		$ 41,717,675	
6 MOS	IL/AE	109,000,278	73.0	39,155,862	67.8	6,813,287	93.3	16,691,975	80.9	29,824,916	71.5
	U. E.	54,530,423	36.5	21,997,645	38.1	2,765,583	37.9	7,152,343	34.7	14,602,307	35.0
	G/L	-14,236,900	-9.5	-3,399,782	-5.9	-2,278,230	-31.2	-3,206,301	-15.5	-2,709,548	-6.5
TOTAL	E. P.	$ 749,063,174		$ 296,150,611		$ 38,753,012		$ 99,098,765		$ 209,524,341	
	IL/AE	507,418,523	67.7	192,558,892	65.0	26,372,765	68.1	75,259,204	75.9	141,217,801	67.4
	U. E.	253,610,521	33.9	102,673,580	34.7	13,150,692	33.9	32,778,847	33.1	69,643,564	33.2
	G/L	-11,965,870	-1.6	918,139	0.3	-770,445	-2.0	-8,939,286	-9.0	-1,337,024	-0.6

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 4

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY CURRENT RATE LEVEL ADJUSTMENTS

1. THE EXPERIENCE PERIOD IS AFFECTED BY THE FOLLOWING RATE CHANGES.

		PRIVATE PASSENGER VEHICLES			
DATE	ALL TYPE VEHICLES ALL COVERAGES	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	MEDICAL PAYMENTS	COMPREHENSIVE	COLLISION
09/29/2005	-1.0 %	+1.0 %	-0.6 %	-5.6 %	-1.9 %
03/29/2006	-0.7	-1.4	-1.6	-0.5	-0.1
12/27/2006	-4.4	-3.1	-5.7	+3.2	-9.8
03/12/2007	-2.8	-4.0	-7.1	-1.2	-2.2
04/07/2008	+1.7	+4.4	+7.5	+1.2	-2.8

2. THE CURRENT RATE LEVEL ADJUSTMENTS ALSO INCLUDE THE EFFECT FROM THE MODEL YEAR RATING PROGRAM, IRG SHIFT AND DEDUCTIBLE SHIFT EXPECTED TO BE REALIZED DURING THE PROJECTED EXPERIENCE PERIOD.

CALENDAR PERIOD	ALL TYPE VEHICLES ALL COVERAGES	COMPREHENSIVE	COLLISION
01/01/2006 TO 01/01/2007	+2.1 %	+3.3 %	+6.2 %
01/01/2007 TO 01/01/2008	+2.0	+3.3	+5.9
01/01/2008 TO 01/01/2009	+1.6	+2.2	+4.8
01/01/2009 TO 01/01/2010	+1.3	+1.5	+4.0
01/01/2010 TO 01/05/2010	+0.0	+0.0	+0.0

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2006	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 121,660,747	$ 117,397,507
	MEDICAL PAYMENTS COVERAGE	16,431,851	15,348,685
	COMPREHENSIVE	38,305,142	42,410,858
	COLLISION	85,100,605	85,273,100
	ALL COVERAGES	302,747,866	300,699,524

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY CURRENT RATE LEVEL ADJUSTMENTS (CONT.)

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2007	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 116,736,139	$ 118,738,424
	MEDICAL PAYMENTS COVERAGE	15,020,521	15,387,443
	COMPREHENSIVE	40,155,606	42,545,543
	COLLISION	82,706,061	85,791,961
	ALL COVERAGES	297,021,507	305,203,678
2008 6 MOS	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 57,753,725	$ 60,006,120
	MEDICAL PAYMENTS COVERAGE	7,300,640	7,783,212
	COMPREHENSIVE	20,638,017	21,368,603
	COLLISION	41,717,675	43,261,229
	ALL COVERAGES	149,293,801	154,728,095
TOTAL	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 296,150,611	$ 296,142,051
	MEDICAL PAYMENTS COVERAGE	38,753,012	38,519,340
	COMPREHENSIVE	99,098,765	106,325,004
	COLLISION	209,524,341	214,326,290
	ALL COVERAGES	749,063,174	760,631,297

4. A PORTION OF THE UNDERWRITING EXPENSES (SERVICE COMPENSATION AND PREMIUM TAXES) VARIES DIRECTLY WITH PREMIUMS. THE ALL COVERAGES ADJUSTED UNDERWRITING EXPENSES, REFLECTING 13.6% OF THE PREMIUM CHANGE GENERATED BY THE CURRENT LEVEL CALCULATION ARE SHOWN BELOW.

CALENDAR PERIOD	(3) UNDERWRITING EXPENSES (EXHIBIT 4)	(4) CHANGE IN EARNED PREMIUM COL (2) - COL (1)	(5) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL COL (3) + 0.136 X COL (4)
2006	$ 100,695,821	$ -2,048,342	$ 100,417,246
2007	98,384,277	8,182,171	99,497,052
2008 6 MOS	54,530,423	5,434,294	55,269,487
TOTAL	$ 253,610,521	$ 11,568,123	$ 255,183,786

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - BODILY INJURY LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2005 3	2,820	3,877	2,916	3,726	$ 28,311,188	$ 38,745,499	$ 9,993.68	442,562	8.42	$ 84.15
2005 4	3,717	3,717	2,870	3,596	37,506,768	37,506,768	10,090.60	445,566	8.07	81.43
2006 1	886	3,613	2,834	3,573	8,877,981	36,985,152	10,236.69	448,572	7.97	81.59
2006 2	1,779	3,630	2,803	3,447	18,533,198	37,008,016	10,195.05	451,471	7.64	77.89
2006 3	2,600	3,497	2,820	3,401	26,146,386	35,341,966	10,106.37	454,096	7.49	75.70
2006 4	3,463	3,463	2,907	3,500	35,327,940	35,327,940	10,201.54	456,361	7.67	78.25
2007 1	889	3,466	2,777	3,409	8,264,851	34,714,810	10,015.81	458,625	7.43	74.42
2007 2	1,750	3,434	2,789	3,420	17,271,469	34,066,211	9,920.27	461,153	7.42	73.61
2007 3	2,625	3,488	2,829	3,497	25,717,058	34,898,612	10,005.34	463,990	7.54	75.44
2007 4	3,498	3,498	2,899	3,490	34,702,482	34,702,482	9,920.66	467,140	7.47	74.11
2008 1	872	3,481	2,793	3,497	10,224,331	36,661,962	10,532.02	470,408	7.43	78.25
2008 2	1,758	3,506	2,724	3,441	20,362,658	37,793,671	10,779.71	473,680	7.26	78.26
ANNUALIZED										
2008 2	1,758		2,724	1,583	20,362,658		11,582.85	476,364	6.65	77.03

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$121.88	$10,334.06	1.2 %	3,506	55 %	4.9 %	2.9 %
INCURRED FREQUENCY	-0.32	7.21	-4.5			-3.3	-4.0

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - PROPERTY DAMAGE LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2005 3	11,118	14,561	1,396	14,662	$ 28,907,274	$ 37,976,660	$ 2,608.11	442,562	33.13	$ 86.41
2005 4	14,480	14,480	1,432	14,202	38,439,050	38,439,050	2,654.63	445,566	31.87	84.60
2006 1	3,562	14,233	1,296	14,153	9,414,926	37,990,810	2,669.21	448,572	31.55	84.21
2006 2	6,968	13,900	1,424	13,869	18,506,144	37,463,840	2,695.24	451,471	30.72	82.80
2006 3	10,461	13,823	1,460	13,887	27,964,745	37,496,521	2,712.62	454,096	30.58	82.95
2006 4	13,983	13,983	1,630	14,181	37,683,474	37,683,474	2,694.95	456,361	31.07	83.73
2007 1	3,726	14,147	1,508	14,359	10,127,757	38,396,305	2,714.10	458,625	31.31	84.98
2007 2	7,315	14,330	1,552	14,458	20,106,857	39,284,187	2,741.39	461,153	31.35	85.94
2007 3	10,856	14,378	1,675	14,593	30,170,991	39,889,720	2,774.36	463,990	31.45	87.25
2007 4	14,550	14,550	1,705	14,625	40,610,448	40,610,448	2,791.10	467,140	31.31	87.39
2008 1	3,614	14,438	1,520	14,450	10,067,068	40,549,759	2,808.54	470,408	30.72	86.28
2008 2	7,099	14,334	1,435	14,217	19,742,109	40,245,700	2,807.71	473,680	30.01	84.26
ANNUALIZED										
2008 2	7,099		1,435	6,829	19,742,109		2,780.97	476,364	28.67	79.73

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$69.02	$2,817.57	2.4 %	14,334	100 %	2.2 %	2.4 %
INCURRED FREQUENCY	-0.56	30.48	-1.8			-1.9	-1.8

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - MEDICAL PAYMENTS COVERAGE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2005 3	3,039	4,047	2,292	4,401	$ 8,754,115	$ 11,569,946	$ 2,858.89	378,908	11.61	$ 33.19
2005 4	4,241	4,241	2,160	4,353	11,509,249	11,509,249	2,713.81	380,887	11.43	31.02
2006 1	1,544	4,834	1,588	4,324	2,987,269	11,628,034	2,405.47	382,864	11.29	27.16
2006 2	2,603	4,894	1,598	4,215	5,872,734	11,732,862	2,397.40	384,747	10.96	26.28
2006 3	3,413	4,615	1,799	4,122	8,135,024	10,890,158	2,359.73	386,443	10.67	25.18
2006 4	4,469	4,469	1,759	4,068	10,423,300	10,423,300	2,332.36	387,892	10.49	24.47
2007 1	859	3,784	1,882	4,078	2,203,772	9,639,803	2,547.52	389,396	10.47	26.67
2007 2	1,611	3,477	2,134	4,013	4,310,673	8,861,239	2,548.53	391,278	10.26	26.15
2007 3	2,638	3,694	2,251	4,146	7,392,552	9,680,828	2,620.69	393,739	10.53	27.60
2007 4	3,561	3,561	2,083	3,885	9,804,901	9,804,901	2,753.41	396,909	9.79	26.96
2008 1	938	3,640	2,523	4,281	3,000,491	10,601,620	2,912.53	400,539	10.69	31.13
2008 2	1,909	3,859	2,417	4,142	6,281,249	11,775,477	3,051.43	404,198	10.25	31.28
ANNUALIZED										
2008 2	1,909		2,417	2,243	6,281,249		3,290.33	407,528	11.01	36.23

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$115.25	$2,783.61	4.1 %	3,859	60 %	2.4 %	3.4 %
INCURRED FREQUENCY	-0.50	10.02	-5.0			-5.1	-5.0

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - COMPREHENSIVE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2005 3	23,982	31,424	570	31,413	$ 17,662,486	$ 24,261,221	$ 772.06	361,727	86.84	$ 67.05
2005 4	31,378	31,378	754	31,420	24,926,682	24,926,682	794.40	363,834	86.36	68.60
2006 1	5,685	29,294	524	29,316	5,923,951	24,659,148	841.78	365,884	80.12	67.44
2006 2	11,593	27,244	611	27,222	12,691,455	25,827,122	947.99	367,844	74.00	70.15
2006 3	17,043	24,439	599	24,468	18,612,277	25,876,473	1,058.82	369,684	66.19	70.08
2006 4	22,324	22,324	650	22,220	26,056,520	26,056,520	1,167.20	371,332	59.84	69.85
2007 1	4,987	21,626	480	21,582	6,806,402	26,938,971	1,245.68	373,086	57.85	72.06
2007 2	10,087	20,818	527	20,734	12,298,138	25,663,203	1,232.74	375,119	55.27	68.13
2007 3	15,252	20,533	585	20,519	17,984,566	25,428,809	1,238.44	377,497	54.36	67.32
2007 4	20,438	20,438	710	20,498	25,459,343	25,459,343	1,245.69	380,207	53.91	67.16
2008 1	5,271	20,722	751	20,993	7,356,543	26,009,484	1,255.16	382,996	54.81	68.80
2008 2	10,827	21,178	736	21,387	14,782,669	27,943,874	1,319.48	385,596	55.46	73.18
ANNUALIZED										
2008 2	10,827		736	10,853	14,782,669		1,365.35	387,746	55.98	76.43

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$210.47	$1,382.68	15.2 %	21,178	75 %	8.3 %	13.5 %
INCURRED FREQUENCY	-13.22	47.23	-28.0			-12.2	-24.1

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - COLLISION

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2005 3	15,356	20,147	1,688	19,831	$ 43,925,389	$ 58,045,035	$ 2,881.08	352,407	56.27	$ 162.12
2005 4	19,948	19,948	1,915	19,514	58,148,073	58,148,073	2,914.98	354,493	55.05	160.47
2006 1	4,942	19,597	1,644	19,540	13,412,822	56,338,982	2,874.88	356,524	54.81	157.57
2006 2	9,660	19,242	1,753	19,113	27,497,183	55,802,818	2,900.05	358,468	53.32	154.63
2006 3	14,664	19,256	1,754	19,322	42,072,851	56,295,535	2,923.53	360,263	53.63	156.79
2006 4	19,400	19,400	1,837	19,322	56,047,767	56,047,767	2,889.06	361,837	53.40	154.28
2007 1	5,181	19,639	1,752	19,747	15,867,438	58,502,383	2,978.89	363,525	54.32	161.81
2007 2	10,182	19,922	1,833	20,002	29,877,374	58,427,958	2,932.84	365,508	54.72	160.49
2007 3	15,183	19,919	1,965	20,130	44,250,619	58,225,535	2,923.12	367,857	54.72	159.95
2007 4	20,006	20,006	2,121	20,290	58,556,792	58,556,792	2,926.96	370,571	54.75	160.25
2008 1	5,066	19,891	1,994	20,133	16,365,534	59,054,888	2,968.93	373,372	53.92	160.08
2008 2	9,992	19,816	1,950	19,933	31,269,613	59,949,031	3,025.28	375,987	53.02	160.40
ANNUALIZED										
2008 2	9,992		1,950	9,821	31,269,613		3,129.46	378,117	51.95	162.58

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$37.34	$2,979.64	1.3 %	19,816	100 %	1.0 %	1.3 %
INCURRED FREQUENCY	-0.49	53.65	-0.9			-1.6	-0.9

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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CALCULATION OF PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES AND PROJECTED UNDERWRITING EXPENSES

1. LOSS PROJECTION FACTORS: THE TABLE BELOW SUMMARIZES THE PROJECTED COST AND FREQUENCY AND THE CALCULATION OF FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES. EXPERIENCE IS PROJECTED TO THE YEAR CENTERED AROUND 10/05/2009. THE PROJECTED COST X FREQUENCY IS CALCULATED AS THE PRODUCT OF THE PROJECTED COST AND PROJECTED FREQUENCY, AND THE FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE THE QUOTIENTS OF THE PROJECTED COST X FREQUENCY AND THE COST X FREQUENCY PRODUCTS FOR 2006 , 2007 AND 2008 6 MOS (ANNUALIZED)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		AVERAGE CLAIM COST AND FREQUENCY (EXHIBIT 6 COL (7), (9), (10))						LOSS PROJECTION FACTORS*			PAID LOSS DISTRIBUTION		
COVERAGE	ITEM	2006	2007	2008 6 MOS	ANNUALIZED	PROJECTED ANNUAL TREND	PROJECTED CLAIM COST & FREQUENCY (COL (3) X (1.000 + COL (5) X 1.7583))	2006	2007	2008 6 MOS	2006	2007	2008 6 MOS
BODILY	COST	$ 10,201.54	9,920.66	10,779.71	11,582.85	2.9%	$ 11,329.37						
INJURY	FREQ PER 1000	7.67	7.47	7.26	6.65	0.0%	7.26						
LIABILITY	COST X FREQ.	$ 78.25	74.11	78.26	77.03		$ 82.25						
PROPERTY	COST	$ 2,694.95	2,791.10	2,807.71	2,780.97	2.4%	$ 2,926.19						
DAMAGE	FREQ PER 1000	31.07	31.31	30.01	28.67	0.0%	30.01						
LIABILITY	COST X FREQ.	$ 83.73	87.39	84.26	79.73		$ 87.81						
BODILY INJURY AND PROPERTY DAMAGE LIABILITY	COST X FREQ.	$ 161.98	161.50	162.52	156.76		$ 170.06	1.0499	1.0530	1.0848	0.441	0.445	0.434
MEDICAL	COST	$ 2,332.36	2,753.41	3,051.43	3,290.33	0.0%	$ 3,051.43						
PAYMENTS	FREQ PER 1000	10.49	9.79	10.25	11.01	0.0%	10.25						
	COST X FREQ.	$ 24.47	26.96	31.28	36.23		$ 31.28	1.2783	1.1602	0.8634	0.063	0.058	0.068
	COST	$ 1,167.20	1,245.69	1,319.48	1,365.35	2.0%	$ 1,365.88						
COMPREHENSIVE	FREQ PER 1000	59.84	53.91	55.46	55.98	0.0%	55.46						
	COST X FREQ.	$ 69.85	67.16	73.18	76.43		$ 75.75	1.0845	1.1279	0.9911	0.157	0.151	0.160
	COST	$ 2,889.06	2,926.96	3,025.28	3,129.46	2.0%	$ 3,131.67						
COLLISION	FREQ PER 1000	53.40	54.75	53.02	51.95	0.0%	53.02						
	COST X FREQ.	$ 154.28	160.25	160.40	162.58		$ 166.04	1.0762	1.0361	1.0213	0.339	0.346	0.338
ALL COVERAGES								1.0786	1.0647	1.0333			

* THE ALL COVERAGES LOSS PROJECTION FACTORS ARE THE AVERAGE OF INDIVIDUAL COVERAGES' LOSS PROJECTION FACTORS, WEIGHTED WITH THE PAID LOSS DISTRIBUTION.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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VOLUNTARY PROJECTED INCURRED LOSSES, ALLOCATED ADJUSTMENT EXPENSES AND UNDERWRITING EXPENSES (CONT.)

2. PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES:

CALENDAR PERIOD	COVERAGE	(13) LOSS PROJECTION FACTORS COLS (7 TO 9) ABOVE	(14) ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 4)	(15) PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (13) X COL (14)
2006	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0499	$ 72,926,016	$ 76,565,024
	MEDICAL PAYMENTS COVERAGE	1.2783	9,409,416	12,028,056
	COMPREHENSIVE	1.0845	29,176,598	31,642,021
	COLLISION	1.0762	54,240,356	58,373,471
	ALL COVERAGES	1.0786	193,629,127	208,848,376
2007	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0530	$ 80,477,014	$ 84,742,296
	MEDICAL PAYMENTS COVERAGE	1.1602	10,150,062	11,776,102
	COMPREHENSIVE	1.1279	29,390,631	33,149,693
	COLLISION	1.0361	57,152,529	59,215,735
	ALL COVERAGES	1.0647	204,789,118	218,038,974
2008 6 MOS	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0848	$ 39,155,862	$ 42,476,279
	MEDICAL PAYMENTS COVERAGE	0.8634	6,813,287	5,882,592
	COMPREHENSIVE	0.9911	16,691,975	16,543,416
	COLLISION	1.0213	29,824,916	30,460,187
	ALL COVERAGES	1.0333	109,000,278	112,629,987

3. EXPENSE PROJECTION FACTORS: BASED ON COUNTRYWIDE DATA, UNDERWRITING EXPENSES GENERATE AN ANNUAL TREND OF +1.0%. THE PROJECTION FACTORS FOR 2006, 2007, AND 2008 6 MOS ARE 1.0326, 1.0226, AND 1.0151.

4. PROJECTED ALL COVERAGES UNDERWRITING EXPENSES:

CALENDAR PERIOD	(16) EXPENSE PROJECTION FACTORS (SECTION 3)	(17) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL (EXHIBIT 5)	(18) PROJECTED UNDERWRITING EXPENSES COL (16) X COL (17)
2006	1.0326	$ 100,417,246	$ 103,690,848
2007	1.0226	99,497,052	101,745,685
2008 6 MOS	1.0151	55,269,487	56,104,056
TOTAL		$ 255,183,786	$ 261,540,589

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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CALCULATION OF PROJECTED VOLUNTARY UNDERWRITING EXPENSE RATIOS

WHILE OUR RATING FORMULA UTILIZES THE FAMILIAR LOSS RATIO TEST, IT IS NECESSARY TO MODIFY SUCH TEST FOR OUR PURPOSES SINCE THE UNDERWRITING EXPENSES INCLUDE ITEMS WHICH DO NOT VARY DIRECTLY WITH PREMIUMS. "FORMULA EXPENSE RATIOS" ARE DEFINED AS THE EXPENSE RATIOS THAT WOULD EXIST IF THE RATE LEVELS WERE EXACTLY ADEQUATE AND ARE DEVELOPED AS FOLLOWS:

1. THE ALL COVERAGES INDICATED RATE CHANGE IS DERIVED BY SOLVING THE FOLLOWING EQUATION:

$$(1.000 - .136) \times I.C. + G' = G \times (1.000 + I.C.)$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE
G' = PROJECTED UNDERWRITING GAIN OR LOSS RATIO
G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES
1.000 INDICATES EARNED PREMIUM
.136 INDICATES THAT 13.6% OF THE RATE CHANGE IS ALLOCATED TO EXPENSES

THIS EQUATION REDUCES TO: $I.C. = \frac{G - G'}{.864 - G}$

2. THE ALL COVERAGES FORMULA EXPENSE RATIO IS: $F.E.R. = \frac{E + (I.C. \times .136)}{1.000 + I.C.}$

WHERE F.E.R. = FORMULA EXPENSE RATIO
E = PROJECTED UNDERWRITING EXPENSE RATIO

SUBSTITUTING $\frac{G - G'}{.864 - G}$ FOR I.C. , THIS EQUATION REDUCES TO: $F.E.R. = E - \frac{(G - G') \times (E - .136)}{.864 - G'}$

3. THE ALL COVERAGES PROJECTED EXPERIENCE IS:

	2006	%	2007	%	2008 6 MOS	%
CURRENT LEVEL E.P. *	$ 300,699,524		$ 305,203,678		$ 154,728,095	
PROJECTED IL/AE **	208,848,376	69.5	218,038,974	71.4	112,629,987	72.8
PROJECTED U. E. **	103,690,848	34.5	101,745,685	33.3	56,104,056	36.3
PROJECTED G/L	-11,839,700	-3.9	-14,580,981	-4.8	-14,005,948	-9.1

4. THE FORMULA DERIVED IN SECTION 2 ABOVE, WHEN APPLIED TO THE ALL COVERAGES PROJECTED EXPERIENCE PROVIDED IN SECTION 3 ABOVE, PRODUCES THE FOLLOWING:

	2006	2007	2008 6 MOS
E	34.5 %	33.3 %	36.3 %
G'	-3.9	-4.8	-9.1
G	0.0	0.0	0.0
F.E.R.	33.6	32.3	34.1

* TAKEN FROM EXHIBIT 5
** TAKEN FROM EXHIBIT 7

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

CALCULATION OF PROJECTED VOLUNTARY UNDERWRITING EXPENSE RATIOS (CONT.)

5. INDIVIDUAL COVERAGE "FORMULA EXPENSE RATIOS" ARE DETERMINED BY APPLICATION OF FACTOR RELATIONSHIPS TO THE ALL COVERAGES FORMULA EXPENSE RATIO, WITH THE FACTORS DEVELOPED FROM THE UNDERWRITING EXPENSE RATIOS FROM EXHIBIT 4.

CALENDAR PERIOD	COVERAGE	(1) UNDERWRITING EXPENSE RATIO (EXHIBIT 4)	(2) COLUMN (1) DIVIDED BY ALL COVERAGES RATIO IN COLUMN (1)	(3) ALL COVERAGES FORMULA EXPENSE RATIO SECT. 4, EXHIBIT 8	(4) FORMULA EXPENSE RATIO (2) X (3)
2006	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	34.2 %	1.027		34.5 %
	MEDICAL PAYMENTS COVERAGE	33.3	1.000		33.6
	COMPREHENSIVE	32.0	0.961		32.3
	COLLISION	33.0	0.991		33.3
	ALL COVERAGES	33.3	1.000	33.6 %	33.6
2007	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	33.5 %	1.012		32.7 %
	MEDICAL PAYMENTS COVERAGE	32.7	0.988		31.9
	COMPREHENSIVE	33.2	1.003		32.4
	COLLISION	32.6	0.985		31.8
	ALL COVERAGES	33.1	1.000	32.3 %	32.3
2008 6 MOS	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	38.1 %	1.044		35.6 %
	MEDICAL PAYMENTS COVERAGE	37.9	1.038		35.4
	COMPREHENSIVE	34.7	0.951		32.4
	COLLISION	35.0	0.959		32.7
	ALL COVERAGES	36.5	1.000	34.1 %	34.1

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

PROJECTED VOLUNTARY UNDERWRITING EXPERIENCE WITH FORMULA EXPENSE RATIOS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 300,699,524		$ 117,397,507		$ 15,348,685		$ 42,410,858		$ 85,273,100	
	IL/AE	208,848,376	69.5	76,565,024	65.2	12,028,056	78.4	31,642,021	74.6	58,373,471	68.5
	U. E.	101,035,040	33.6	40,502,140	34.5	5,157,158	33.6	13,698,707	32.3	28,395,942	33.3
2007	E. P.	$ 305,203,678		$ 118,738,424		$ 15,387,443		$ 42,545,543		$ 85,791,961	
	IL/AE	218,038,974	71.4	84,742,296	71.4	11,776,102	76.5	33,149,693	77.9	59,215,735	69.0
	U. E.	98,580,788	32.3	38,827,465	32.7	4,908,594	31.9	13,784,756	32.4	27,281,844	31.8
2008	E. P.	$ 154,728,095		$ 60,006,120		$ 7,783,212		$ 21,368,603		$ 43,261,229	
6 MOS	IL/AE	112,629,987	72.8	42,476,279	70.8	5,882,592	75.6	16,543,416	77.4	30,460,187	70.4
	U. E.	52,762,280	34.1	21,362,179	35.6	2,755,257	35.4	6,923,427	32.4	14,146,422	32.7
TOTAL	E. P.	$ 760,631,297		$ 296,142,051		$ 38,519,340		$ 106,325,004		$ 214,326,290	
	IL/AE	539,517,337	70.9	203,783,599	68.8	29,686,750	77.1	81,335,130	76.5	148,049,393	69.1
	U. E.	252,378,108	33.2	100,691,784	34.0	12,821,009	33.3	34,406,890	32.4	69,824,208	32.6

E. P. = EARNED PREMIUM (FROM EXHIBIT 5)
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (FROM EXHIBIT 7)
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES (FROM EXHIBIT 8)

EXHIBIT 9

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

CALCULATION OF VOLUNTARY RATE CHANGE INDICATIONS

1. THE INDICATED RATE CHANGES ARE DERIVED BY SOLVING THE FOLLOWING EQUATIONS (LOSS RATIO TEST):

$$1.000 + I.C. = \frac{A.L.R.}{P.L.R}, \quad \text{AND} \quad P.L.R. = 1.OOO - F.E.R. - G$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE (LOSS RATIO TEST)
A.L.R. = PROJECTED LOSS RATIO (EXHIBIT 9)
P.L.R. = PERMISSIBLE LOSS RATIO
F.E.R. = FORMULA EXPENSE RATIO (EXHIBIT 9)
G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES

SOLVING THESE EQUATIONS YIELDS: $I.C. = \frac{A.L.R.}{1.000 - F.E.R. - G} - 1.000$

2. THIS FORMULA WHEN APPLIED TO THE DATA PROVIDED IN EXHIBIT 9, PRODUCES THE FOLLOWING INDICATED RATE LEVEL CHANGES:

BODILY INJURY AND PROPERTY DAMAGE LIABILITY:

$$\frac{68.8}{100.0 - 34.0 - 0.0} - 1.000 = \frac{68.8}{66.0} - 1.000 = 0.042, \text{ OR } +4.2\% \text{ INDICATED}$$

MEDICAL PAYMENTS COVERAGE:

$$\frac{77.1}{100.0 - 33.3 - 0.0} - 1.000 = \frac{77.1}{66.7} - 1.000 = 0.156, \text{ OR } +15.6\% \text{ INDICATED}$$

COMPREHENSIVE:

$$\frac{76.5}{100.0 - 32.4 - 0.0} - 1.000 = \frac{76.5}{67.6} - 1.000 = 0.132, \text{ OR } +13.2\% \text{ INDICATED}$$

COLLISION:

$$\frac{69.1}{100.0 - 32.6 - 0.0} - 1.000 = \frac{69.1}{67.4} - 1.000 = 0.025, \text{ OR } +2.5\% \text{ INDICATED}$$

ALL COVERAGES:

$$\frac{70.9}{100.0 - 33.2 - 0.0} - 1.000 = \frac{70.9}{66.8} - 1.000 = 0.061, \text{ OR } +6.1\% \text{ INDICATED}$$

EXHIBIT 10

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

Uninsured Motor Vehicle Coverage

		2006		2007		2008 - 6 months		Total	
	Item	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.
Actual Voluntary	E.P.	7,387,727	100.0%	8,191,911	100.0%	4,394,891	100.0%	19,974,529	100.0%
Underwriting	IL/AE	8,870,861	120.1%	7,836,361	95.7%	4,607,118	104.8%	21,314,340	106.7%
Experience	U.E.	2,521,868	34.1%	2,723,851	33.3%	1,716,200	39.0%	6,961,919	34.9%
	G/L	-4,005,002	-54.2%	-2,368,301	-28.9%	-1,928,427	-43.9%	-8,301,730	-41.6%
Adjusted Voluntary	E.P.	7,387,727	100.0%	8,191,911	100.0%	4,394,891	100.0%	19,974,529	100.0%
Underwriting	IL/AE	6,686,616	90.5%	7,934,746	96.9%	4,788,632	109.0%	19,409,994	97.2%
Experience	U.E.	2,521,868	34.1%	2,718,884	33.2%	1,716,200	39.0%	6,956,952	34.8%
	G/L	-1,820,757	-24.6%	-2,461,719	-30.1%	-2,109,941	-48.0%	-6,392,417	-32.0%
Projected Voluntary	E.P.	9,708,202	100.0%	10,015,953	100.0%	5,147,736	100.0%	24,871,891	100.0%
Underwriting	IL/AE	7,296,435	75.2%	8,436,222	84.2%	4,990,712	96.9%	20,723,369	83.3%
Experience	U.E.	3,339,621	34.4%	3,245,169	32.4%	1,873,776	36.4%	8,458,566	34.0%
(with formula expense ratios)									

E.P. - Earned Premium
IL/AE - Incurred Losses and Paid Allocated Loss Adjustment Expenses
U.E. - Underwriting Expenses
G/L - Gain or Loss

Indicated Rate Level Change:

$$\frac{83.30}{100.0 - 34 - 0.0} - 1 = \frac{83.3}{66.0} - 1 = 26.2\%$$

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

Underinsured Motor Vehicle Coverage

		2006		2007		2008 - 6 months		Total	
	Item	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.
Actual Voluntary	E.P.	12,743,301	100.0%	12,242,720	100.0%	6,212,114	100.0%	31,198,135	100.0%
Underwriting	IL/AE	3,852,018	30.2%	8,469,592	69.2%	6,818,040	109.8%	19,139,650	61.3%
Experience	U.E.	3,674,292	28.8%	3,903,423	31.9%	2,283,552	36.8%	9,861,267	31.6%
	G/L	5,216,991	40.9%	-130,295	-1.1%	-2,889,478	-46.5%	2,197,218	7.0%
Adjusted Voluntary	E.P.	12,743,301	100.0%	12,242,720	100.0%	6,212,114	100.0%	31,198,135	100.0%
Underwriting	IL/AE	7,083,091	55.6%	8,243,011	67.3%	4,421,499	71.2%	19,747,601	63.3%
Experience	U.E.	3,674,292	28.8%	3,896,303	31.8%	2,283,552	36.8%	9,854,147	31.6%
	G/L	1,985,918	15.6%	103,406	0.8%	-492,937	-7.9%	1,596,387	5.1%
Projected Voluntary	E.P.	10,826,077	100.0%	11,290,892	100.0%	5,918,281	100.0%	28,035,250	100.0%
Underwriting	IL/AE	7,752,443	71.6%	8,782,928	77.8%	4,614,719	78.0%	21,150,090	75.4%
Experience	U.E.	3,150,388	29.1%	3,500,177	31.0%	2,035,889	34.4%	8,686,454	31.0%
(with formula expense ratios)									

E.P. - Earned Premium
IL/AE - Incurred Losses and Paid Allocated Loss Adjustment Expenses
U.E. - Underwriting Expenses
G/L - Gain or Loss

Indicated Rate Level Change:

$$\frac{75.40}{100.0 - 31 - 0.0} - 1 = \frac{75.4}{69.0} - 1 = 9.3\%$$

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

PROVISION FOR UNDERWRITING PROFIT AND CONTINGENCIES

AUTOMOBILE INSURANCE OPERATIONS

The following analysis demonstrates that the use of a 0% combined provision for underwriting profit and contingencies, together with expected investment income, will produce an expected total return after tax for State Farm which is reasonable when compared to that earned by other industries. This will enable the company to serve the insurance needs of its policyholders and meet its obligations in a growing market. These earnings provide the only source of funds for its Policyholder Protection Fund (Surplus), which is essential to State Farm's continued growth and financial strength.

Total Financial Needs Analysis

A. Auto insurance rates traditionally include provisions for expected losses and expenses (including an estimate of expected catastrophe losses) and a combined provision for underwriting profit and contingencies. The contingency provision reflects an allowance in the rates for losses and expenses arising from events which cannot be reasonably foreseen or predicted. It thus represents an allowance for adverse fluctuations from the otherwise expected results. The underwriting profit provision reflects the expected difference between earned premiums and incurred losses, expenses and contingencies. The need for a contingency element in the rates is generally accepted actuarially and recognized in nearly all rating laws. Over the long-term, the contingency provision will not be actually realized as an underwriting profit, but will be offset by unanticipated losses and expenses.

State Farm's underwriting profit from automobile operations, before federal taxes, has averaged -5.5% (see Page 4, Column 2) during the last 12 years. These results were generated during a period when the filed rates generally included a combined provision averaging 0.1% for underwriting profit and contingencies. Thus the contingency element has been averaging in excess of 2.0% of earned premium.

It is therefore reasonable to expect that a 0% combined provision for underwriting profit and contingencies will produce an actual underwriting loss of approximately 2%.

B. As a percent of mean invested assets, net investment income (interest, dividends and real estate income) averaged 4.1% over the past 12 years and 3.9% over the past 6 years (Page 5, Column 1). Based on the analysis of these results, it is reasonable to expect a return of 4.0% on invested assets during the time the rates will be in effect.

Capital gains have fluctuated between -9.9% and 9.9% of mean invested assets over the past 12 years (Page 5, Column 2). The latest 12-year average is 2.4%, the prior 12-year average is 3.5%, and the 24-year average is 3.0%. The expected contribution of capital gains during the period rates will be in effect is 3.0% of invested assets.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
(Continued)

The sum of the net investment income and capital gains as a percent of mean invested assets is expected to be 7.0% during the time the rates will be in effect.

C. Other income, largely service charges for premium installment plans, has averaged 0.4% of earned premium during the past 12 years (Page 4, Column 3). These charges were increased in 2003, and as a result the expected income during that time the rates will be in effect is 0.7% (as earned in 2007).

D. All of these income sources combine to yield an expected insurance operating profit of 3.6%, before tax, on earned premiums, as summarized in the table on the following page. This includes the expected investment income attributable to the unearned and advance premiums, loss, and loss adjustment expense reserves, as well as the expected underwriting results.

E. In order to demonstrate that this profit provision is reasonable in comparison to the total after-tax return for other industries, a 2:1 premium-to-surplus ratio is used for this ratemaking analysis. A 2:1 ratio is a general measure of minimum necessary surplus that is often used for automobile insurers, without taking into account the specific risks and needs of a particular insurer. It is also generally recognized that it is prudent to maintain a larger level of surplus and that surplus needs vary from insurer to insurer. The 2:1 ratio is used in this ratemaking analysis to illustrate that even at this low level of capitalization, the rate of return is reasonable in comparison to other industries. Although we are using a 2:1 ratio in this ratemaking analysis, considering the multiplicity, nature and magnitude of risks and needs that we face, State Farm's surplus is and should be significantly larger to provide the financial strength that is adequate and appropriate for our policyholders today and in the future.

At a 2:1 premium-to-surplus ratio, the 3.6% operating profit would produce an expected total return, after tax, of 11.4%, as a percent of surplus as demonstrated in the following table.

Taking into account the equity in the unearned and advance premium reserve, the expected total return is approximately 10.0% on a GAAP adjusted basis. An expected total return in the 9% to 18% range is reasonable in comparison to the current returns of other industries. Recent returns reported in Business Week and Fortune magazines are in this range, with an average of about 13%, on a GAAP adjusted basis.

Based on the foregoing, we conclude that a 0.0% combined provision for underwriting profit and contingencies can be expected to produce a reasonable total return during the time the projected rates are to be in effect. If the contingency provision is actually realized as a profit in any year, the expected total return increases to 12.1%. Such a result would still be reasonable and not excessive. If our actual premium-to-surplus ratio were used in this calculation, a lower total rate of return would result.

State Farm Mutual Automobile Insurance Company

Expected Total Return

	Item		Expected Contribution to Net Income
	Premium = $100		
1)	Expected Contribution from a 0 % Provision for Underwriting Profit and Contingencies; (Page 1, Item A)	$	-2.00
2)	Investment Income on Unearned & Advance Premium Reserves $100 x (Page 6, Line 7)	$	0.70
3)	Investment Income on Loss and Loss Adjustment Expense Reserves $100 x (Page 7, Line 6)	$	4.21
4)	Other Income; $100 x .007 (Page 2, Item C)	$	0.70
			---
5)	Expected Insurance Operating Profit, Before Tax	$	3.61
6)	Investment Income on Surplus (at a 2:1 premium-to-surplus ratio) $50 x (Page 5 Selected Yield)	$	3.50
7)	Federal Income Tax equals the greater of: (Lines 1+4)x.35 + (Lines 2+3+6) x (Page 8 Reg Tax Rate) (Lines 1+4)x.20 + (Lines 2+3+6) x (Page 8 AMT Tax Rate)	$	-1.40
			---
8)	Expected Total Return	$	5.71
9)	Expected Total Return as a Percent of Surplus Line 8 / $50		11.4%
10)	GAAP Adjusted Return Line 9/ (GAAP Adjustment factor derived on Page 9)		10.0%

Based on the foregoing, we conclude that a 0.0% combined provision for underwriting profit and contingencies can be expected to produce a reasonable total return during the time the projected rates will be in effect.

State Farm Mutual Automobile Insurance Company

Companywide Automobile Insurance Operations

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Year	Underwriting Gain or Loss	Other Income	Net Investment Income	Net Realized Capital Gains or Losses	Net Income Before Tax	Net Income After Tax	Net Unrealized Capital Gains or Losses After Tax	Net Income plus Unrealized Gains or Losses After Tax
1996	1.2%	0.4%	10.0%	0.7%	12.3%	8.3%	5.8%	14.1%
1997	3.2%	0.0%	10.0%	0.8%	14.0%	10.0%	12.7%	22.7%
1998	-7.7%	0.3%	9.9%	1.3%	3.8%	2.9%	8.1%	11.0%
1999	-8.6%	0.2%	9.9%	2.8%	4.3%	3.2%	10.0%	13.2%
2000	-19.7%	0.2%	9.5%	12.4%	2.4%	1.1%	-8.4%	-7.3%
2001	-21.4%	0.2%	8.3%	0.6%	-12.3%	-12.0%	-12.7%	-24.7%
2002	-14.6%	0.2%	7.0%	-3.2%	-10.6%	-7.1%	-14.9%	-22.0%
2003	-1.0%	0.5%	6.5%	0.1%	6.1%	5.2%	12.5%	17.7%
2004	4.9%	0.6%	7.6%	1.5%	14.6%	10.9%	-2.4%	8.5%
2005	1.2%	0.7%	8.2%	0.2%	10.3%	10.7%	1.0%	11.7%
2006	-0.8%	0.6%	8.6%	0.5%	8.9%	7.0%	9.7%	16.7%
2007	-2.1%	0.7%	9.1%	1.5%	9.2%	8.7%	6.6%	15.3%
Mean	-5.5%	0.4%	8.7%	1.6%	5.3%	4.1%	2.3%	6.4%
Std. Dev.	8.9%	0.2%	1.2%	3.7%	8.7%	7.2%	9.8%	15.7%

Notes: Columns (2) & (3) are percentages of auto only earned premiums. Columns (4) , (5) , (8) and the Federal Tax shown in Column (7) are percentages of all lines earned premiums.
All columns are before federal taxes, except columns 7-9.

Column 2 equals net all auto underwriting gain or loss from the I.E.E., less dividends to policyholders, and adjusted for prepaid expenses.

Column 3 equals miscellaneous all auto income related to insurance operations from the I.E.E., excluding insurance department fines and penalties.

Column 4 derived from Annual Statement, pages 4 and 12.

Column 5 derived from Annual Statement, pages 4 and 12.

Column 6 equals the sum of columns 2, 3, 4, and 5.

Column 7 equals column 6 less the sum of federal income taxes incurred, including the estimated tax on prepaid expenses.

Column 8 derived from Annual Statement, pages 3 and 4.

Column 9 equals the sum of columns 7 and 8

State Farm Mutual Automobile Insurance Company

Net Investment Income As A Percent Of Mean Invested Assets

Year	(1) Net Investment Income		(2) Capital Gain/Loss
1996	5.3%		5.2%
1997	4.8%		9.9%
1998	4.3%		6.5%
1999	3.9%		7.2%
2000	3.7%		-0.2%
2001	3.6%		-5.3%
2002	3.8%		-9.9%
2003	3.7%		7.2%
2004	4.0%		-0.5%
2005	4.1%		0.6%
2006	4.0%		4.8%
2007	3.9%		3.5%
Latest 12 Year Average	4.1%	Latest 12 Year Average	2.4%
Latest 6 Year Average	3.9%	Prior 12 Year Average	3.5%
Latest 3 Year Average	4.0%	Latest 24 Year Average	3.0%
Selected for 2007	**4.0%**		**3.0%**

Source: Annual Statement, Pages 2 and 6 for years 2001 and prior, and Pages 2, 3, 4, and 12 for years 2002 through 2007.

State Farm Mutual Automobile Insurance Company

Estimated Investment Income

From Reserves For Unearned & Advance Premiums

		All Auto
1) Mean Reserve for Unearned & Advance Premiums,	2005	0.2662
as a ratio to Earned Premium	2006	0.2636
	2007	0.2635
	Average	0.2644
2) Delayed Remission of Premiums		
Ratio of Agents' Balances or Uncollected Premiums to Unearned & Advance Premiums		42.3%
3) Expenses Incurred at the Beginning of the Policy Term (% to Written Premium)		
a) Commissions & Other Acquisition		16.1%
b) 50% of General Expenses		1.5%
c) Taxes		2.2%
d) Total		19.8%
4) Mean Unearned & Advance Premium Reserve Ratio Adjusted for Agents' Balances, Uncollected Premiums, and Prepaid Expenses (1) x (1.00- (2) - (3d))		0.1002
5) Adjustment for Tax on Prepaid Expenses (4) - ((1) x .03 x .20 x .35)		0.0996
6) Investment Yield, Before Tax		7.0%
7) Investment Income as a Percent of Earned Premiums (5) x (6)		0.70%

DATA SOURCES:

Note: Advance Premiums from Page 3, line 10 of the AS have been allocated by ASLN and included with the unearned premium reserve.

Item 1- Insurance Expense Exhibits 2005-2007, Part II

Item 2- Insurance Expense Exhibits 2005-2007, Part II (three year average of the mean ratios)

Item 3- Insurance Expense Exhibits 2005-2007, Part II (three year average of the mean ratios)

Item 5-The unearned premium reserves are expected to increase at a growth rate of 3.0%; .20 is the IRS prepaid expenses factor, .35 is the current effective tax rate on underwriting income.

Item 6 - Page 5, Selected Yield

State Farm Mutual Automobile Insurance Company

Estimated Investment Income From Reserves For Losses and Loss Adjustment Expenses

		All Auto
1) Mean Reserve for Losses and Loss Adjustment Expenses, as a Ratio to Incurred Losses and Loss Adjustment Expenses	2005	0.7378
	2006	0.7604
	2007	0.7404
	Total	0.7462
2) Expected Loss and Loss Adjustment Expense Ratio		80.7%
3) Mean Reserves for Losses and Loss Adjustment Expenses as a Ratio to Earned Premiums (1) x (2)		0.6022
4) Adjusted for Tax on Discounted Reserves (3) - ((3) x .02 x .07 x .35)		0.6018
5) Investment Yield, Before Tax		7.0%
6) Investment Income as a Percent of Needed Earned Premiums (4) x (5)		4.21%

DATA SOURCES:

Item 1- Insurance Expense Exhibit, 2005-2007, Part II
Item 2- 1.000 minus the provision for expenses and underwriting profit
Expense provision is the latest three year average of commissions, other acquisition, general expenses, and taxes, licenses, and fees from the Insurance Expense Exhibits 2005-2007
Item 4- The reserves are expected to increase at a growth rate of 2.0%,
.07 is the estimated reserve discount as a ratio to reserves,
.35 is the current effective tax rate on underwriting income.
Item 5- Page 5, Selected Yield

State Farm Mutual Automobile Insurance Company

Average Federal Tax Rate on Investment Income

	Investment Income (1) 2005-2007		Distribution	Current Tax Rates Regular (2)	AMT(3)
Bonds (Taxable)	$	2,705,486,697	29.6%	35.0%	20.0%
Bonds (Tax Exempt)	$	2,042,572,892	22.4%	5.3%	15.8%
Stocks (Unaffliated)	$	2,730,706,386	29.9%	14.2%	17.0%
Other (Net of Depreciation)	$	1,656,089,124	18.1%	35.0%	20.0%
Total	$	9,134,855,099		22.1%	18.2%

(1) Annual Statement, Page 12 for years 2005-2007.

(2) Under the Tax Laws, 15% of formerly tax-exempt income from securities purchased after August 7, 1986 is now taxable. Thirty percent of stock dividends are taxed at 35% and seventy percent are taxed at 15% of 35%. Thus, the estimated tax rates are:

Ordinary Income	35.0%
Tax Exempt Bonds	5.3% = .15 x 35%
Stock Dividends	14.2% = (.30 + (.70 x .15)) x 35%

(3) Under the Alternative Minimum Tax (AMT), a rate of 20% applies to the sum of regular taxable income and 75% of tax exempt income. The estimated effective AMT rates are:

Ordinary Income	20.0%
Tax Exempt Bonds	15.8% = (.15 + (.85 x .75)) x 20%
Stock Dividends	17.0% = (.30 + .70 x (.15 + (.85 x .75))) x 20%

State Farm Mutual Automobile Insurance Company

All Lines Combined

Expected Total Return - Adjustment to GAAP

	Item	Amount (,000's)	Source (Annual Statement)
(1)	12/31/2007 Policyholder Protection Fund (Based on $.50 Ratio to Net Written Premium)	$16,009,568	Page 6, Part 1, Line 34, Column 1
(2)	Provision for Reinsurance	-	Page 3, Line 16, Column 1
(3)	Non-Admitted Assets	628,597	Page 13, Lines 13 to 23, Column 1 minus Page 109, Line 2305, Column 2
(4)	Equity in the Unearned & Advance Premium Reserves	1,683,695	(h)
(5)	Total Adjustments	2,312,292	(2) + (3) + (4)
(6)	GAAP Surplus Adjustment Factor	1.1444	((5) + (1)) / (1)

Calculation of Equity in the Unearned & Advance Premium Reserves

	Item	Amount (,000's)	Source (Annual Statement)
(a)	Commissions and Brokerage Expense Incurred	2,908,321	IEE, Part I, Line 2.8 plus Line 3 Column 2
(b)	Taxes, License & Fees Incurred	652,217	IEE, Part I, Line 20.5, Column 4
(c)	Other Acquisition Expenses Incurred	2,051,176	IEE, Part I, Line 19 plus Line 24 minus Line 3, Column 2
(d)	General Expenses Incurred	917,245	IEE, Part I, Line 25, Column 3
(e)	Total	6,070,337	(a) + (b) + (c) + 1/2 (d)
(f)	2007 Written Premium	32,019,137	Page 6, Line 34, Column 1
(g)	2007 Ending Unearned & Advance Premium Reserves	8,880,969	Page 3, Lines 9 & 10
(h)	Equity in the Unearned & Advance Premium Reserves	1,683,695	(g) * ((e) / (f))

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

TERRITORIAL RATING FACTORS

Bodily Injury and Property Damage Liability

New Territory	Territory Rating Factor (TRF) Present	Revised	Percent Change
1	1.246	1.287	3.3%
2	1.128	1.164	3.2%
3	0.977	0.951	-2.7%
4	0.957	0.984	2.8%
8	1.010	0.983	-2.7%
9	1.210	1.178	-2.6%
12	1.193	1.200	0.6%
15	0.794	0.773	-2.6%
18	1.035	1.069	3.3%
19	1.035	1.069	3.3%
20	1.098	1.069	-2.6%
Territories 5 and 155			
5	1.056	1.045	-1.0%
155	0.876	0.905	3.3%
Territories 6 and 166			
6	1.100	1.136	3.3%
166	0.892	0.921	3.3%
Territories 11, 51 and 141			
11	1.016	1.049	3.2%
51	1.056	1.066	0.9%
141	1.016	1.049	3.2%
Territories 13, 113 and 123			
13	1.056	1.090	3.2%
113	1.056	1.090	3.2%
123	0.892	0.921	3.3%
Territories 14 and 154			
14	0.993	1.025	3.2%
154	0.876	0.905	3.3%
Territories 16, 56, 76 and 136			
16	0.892	0.876	-1.8%
56	1.056	1.028	-2.7%
76	0.976	0.950	-2.7%
136	0.979	0.953	-2.7%
Territories 17 and 157			
17	0.808	0.786	-2.7%
157	0.796	0.775	-2.6%
Statewide		1.000	

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

TERRITORIAL RATING FACTORS

Medical Payments Coverage

New Territory	Territory Rating Factor (TRF) Present	Revised	Percent Change
1	1.241	1.274	2.7%
2	1.015	0.982	-3.3%
3	0.822	0.796	-3.2%
4	0.954	0.976	2.3%
8	0.926	0.914	-1.3%
9	1.230	1.190	-3.3%
12	1.314	1.330	1.2%
15	0.821	0.795	-3.2%
18	0.959	0.938	-2.2%
19	1.110	1.140	2.7%
20	0.896	0.919	2.6%
Territories 5 and 155			
5	0.983	0.951	-3.3%
155	0.983	0.951	-3.3%
Territories 6 and 166			
6	1.404	1.358	-3.3%
166	1.064	1.092	2.6%
Territories 11, 51 and 141			
11	0.953	0.978	2.6%
51	0.953	0.978	2.6%
141	0.953	0.978	2.6%
Territories 13, 113 and 123			
13	1.346	1.382	2.7%
113	1.003	1.030	2.7%
123	1.064	1.092	2.6%
Territories 14 and 154			
14	1.110	1.140	2.7%
154	1.002	1.029	2.7%
Territories 16, 56, 76 and 136			
16	1.064	1.092	2.6%
56	1.087	1.116	2.7%
76	1.127	1.139	1.1%
136	1.127	1.139	1.1%
Territories 17 and 157			
17	1.020	1.047	2.6%
157	1.002	1.029	2.7%
Statewide		1.000	

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

TERRITORIAL RATING FACTORS

Comprehensive

New Territory	Territory Rating Factor (TRF) Present	Revised	Percent Change
1	0.853	0.855	0.2%
2	0.732	0.715	-2.3%
3	0.692	0.692	0.0%
4	1.050	1.025	-2.4%
8	0.653	0.672	2.9%
9	0.857	0.860	0.4%
12	1.129	1.169	3.5%
15	1.032	1.052	1.9%
18	1.050	1.025	-2.4%
19	1.156	1.129	-2.3%
20	0.835	0.815	-2.4%
Territories 5 and 155			
5	0.974	0.951	-2.4%
155	0.974	0.951	-2.4%
Territories 6 and 166			
6	1.248	1.268	1.6%
166	1.394	1.361	-2.4%
Territories 11, 51 and 141			
11	1.065	1.047	-1.7%
51	1.019	1.047	2.7%
141	1.065	1.047	-1.7%
Territories 13, 113 and 123			
13	1.728	1.790	3.6%
113	1.295	1.341	3.6%
123	1.701	1.763	3.6%
Territories 14 and 154			
14	1.282	1.328	3.6%
154	1.066	1.104	3.6%
Territories 16, 56, 76 and 136			
16	1.599	1.561	-2.4%
56	1.019	1.055	3.5%
76	1.599	1.561	-2.4%
136	1.599	1.561	-2.4%
Territories 17 and 157			
17	1.394	1.361	-2.4%
157	1.066	1.104	3.6%
Statewide		1.000	

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

TERRITORIAL RATING FACTORS

Collision

New Territory	Territory Rating Factor (TRF) Present	Revised	Percent Change
1	1.188	1.224	3.0%
2	1.025	1.016	-0.9%
3	0.942	0.915	-2.9%
4	0.998	0.974	-2.4%
8	0.982	0.954	-2.9%
9	1.066	1.036	-2.8%
12	1.074	1.067	-0.7%
15	0.882	0.873	-1.0%
18	1.051	1.052	0.1%
19	1.111	1.092	-1.7%
20	1.035	1.032	-0.3%
Territories 5 and 155			
5	0.983	0.971	-1.2%
155	0.983	0.971	-1.2%
Territories 6 and 166			
6	1.036	1.068	3.1%
166	1.036	1.068	3.1%
Territories 11, 51 and 141			
11	0.979	1.009	3.1%
51	0.979	1.009	3.1%
141	0.979	1.009	3.1%
Territories 13, 113 and 123			
13	1.109	1.104	-0.5%
113	1.062	1.094	3.0%
123	1.078	1.104	2.4%
Territories 14 and 154			
14	1.077	1.099	2.0%
154	1.022	1.053	3.0%
Territories 16, 56, 76 and 136			
16	1.000	1.031	3.1%
56	1.000	1.031	3.1%
76	1.000	1.031	3.1%
136	1.000	1.031	3.1%
Territories 17 and 157			
17	0.940	0.969	3.1%
157	0.940	0.969	3.1%
Statewide		1.000	

Exhibit 14

Arkansas
Private Passenger Base Rates
State Farm Mutual Automobile Insurance Company

Effective December 29, 2008

Coverage	Base Rate Description	Present Rate	Revised Rate	Base Rate % Change	Effect of Rating Factor Change	Total % Change
BIPD Liability	25/50/25	155.50	158.70	2.1%	-0.6%	1.5%
Medical Payments	$5000	28.60	32.30	12.9%	-0.6%	12.3%
Comprehensive	$0 Ded, IRG 15	83.60	94.60	13.2%	-0.7%	12.3%
Collision	$500 Ded, IRG 15	175.60	179.00	1.9%	-0.4%	1.5%

EXHIBIT 15

Arkansas
State Farm Mutual Automobile Insurance Company

Private Passenger Rate Change By Territory

Effective January 5, 2009

Territory	Description	ALL
001	Selected ZIP codes in Little Rock	6.5%
002	Remainder of Pulaski County	4.5%
003	Crawford and Sebastian Counties	1.7%
004	White County	4.5%
005	Faulkner County	2.8%
155	Perry County (Interim territory moving to T-5)	4.9%
006	Miller County	7.0%
166	Lafayette County (Interim territory moving to T-6)	6.2%
008	Benton and Washington Counties	1.9%
009	Garland County	1.8%
011	Crittenden, Mississippi, and St Francis Counties	6.4%
051	Lonoke County (Interim territory moving to T-11)	6.1%
141	Eastern Counties (Interim territory moving to T-11)	6.4%
012	Jefferson County	5.1%
013	Phillips County	6.8%
113	Lee County (Interim territory moving to T-13)	7.5%
123	Lincoln County (Interim territory moving to T-13)	8.2%
014	Northern Counties	7.2%
154	Van Buren County (Interim territory moving to T-14)	7.5%
015	Northwestern Counties	3.2%
016	Southern Counties	4.8%
056	Grant County (Interim territory moving to T-16)	4.9%
076	Union County (Interim territory moving to T-16)	4.3%
136	Ashley, Desha, and Drew Counties (Interim territory moving to T-16)	4.4%
017	Western Counties	4.5%
157	Yell County (Interim territory moving to T-17)	5.1%
018	Craighead County	5.1%
019	Green County	5.0%
020	Saline County	2.5%
State		4.2%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Arkansas

Underwriting Expenses - All Types Direct Voluntary

		All Liability (000)							
		2007	%	2006	%	2005	%	2004	%
1.	Premiums Earned	160,143	100.0%	165,928	100.0%	161,542	100.0%	158,882	100.0%
2.	Loss Adjustment Expenses Incurred	19,896	12.4%	20,658	12.5%	20,170	12.5%	19,295	12.1%
3.	Commissions & Brokerage Incurred	12,440	7.8%	12,948	7.8%	12,585	7.8%	11,982	7.5%
4.	Other Acquisition, Field Supervision & Collection Expenses Incurred	14,450	9.0%	15,717	9.5%	14,810	9.2%	14,801	9.3%
5.	General Expenses Incurred	5,113	3.2%	5,552	3.3%	5,427	3.4%	4,273	2.7%
6.	Taxes, Licenses, & Fees Incurred	4,355	2.7%	4,722	2.8%	4,935	3.1%	4,293	2.7%
7.	Total Expenses Incurred (2, 3, 4, 5, & 6)	56,253	35.1%	59,597	35.9%	57,927	35.9%	54,644	34.4%

		All Physical Damage (000)							
		2007	%	2006	%	2005	%	2004	%
1.	Premiums Earned	136,878	100.0%	136,820	100.0%	133,132	100.0%	137,133	100.0%
2.	Loss Adjustment Expenses Incurred	15,036	11.0%	14,102	10.3%	12,499	9.4%	12,884	9.4%
3.	Commissions & Brokerage Incurred	10,385	7.6%	10,228	7.5%	9,806	7.4%	9,823	7.2%
4.	Other Acquisition, Field Supervision & Collection Expenses Incurred	12,066	8.8%	12,415	9.1%	11,538	8.7%	12,129	8.8%
5.	General Expenses Incurred	4,274	3.1%	4,391	3.2%	4,229	3.2%	3,503	2.6%
6.	Taxes, Licenses, & Fees Incurred	3,635	2.7%	3,736	2.7%	3,841	2.9%	3,494	2.5%
7.	Total Expenses Incurred (2, 3, 4, 5, & 6)	45,396	33.2%	44,872	32.8%	41,913	31.5%	41,833	30.5%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

RESERVE FOR INCURRED BUT NOT REPORTED CLAIMS
BY CALENDER YEAR FOR VOLUNTARY, ALL TYPES OF VEHICLES

IBNR as of	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
12/31/2001	14,605,345	2,745,270	2,785,169	2,504,135	2,393,687	12,131,542	37,165,148
12/31/2002	16,870,776	4,090,487	3,338,230	2,435,008	2,295,674	11,820,234	40,850,409
12/31/2003	13,909,608	2,562,523	2,989,479	2,163,479	1,883,478	12,311,997	35,820,564
12/31/2004	16,535,961	1,669,174	2,108,248	1,599,640	1,549,645	10,630,463	34,093,131
12/31/2005	16,998,229	3,393,293	1,826,326	1,485,374	1,263,308	10,453,945	35,420,475
12/31/2006	15,727,901	3,382,675	1,788,613	1,569,342	1,641,362	10,695,163	34,805,056
12/31/2007	14,780,441	3,679,762	1,747,168	1,540,107	1,580,149	11,343,077	34,670,704

Change in IBNR for Calendar Year	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
2002	2,265,431	1,345,217	553,061	-69,127	-98,013	-311,308	3,685,261
2003	-2,961,168	-1,527,964	-348,751	-271,529	-412,196	491,763	-5,029,845
2004	2,626,353	-893,349	-881,231	-563,839	-333,833	-1,681,534	-1,727,433
2005	462,268	1,724,119	-281,922	-114,266	-286,337	-176,518	1,327,344
2006	-1,270,328	-10,618	-37,713	83,968	378,054	241,218	-615,419
2007	-947,460	297,087	-41,445	-29,235	-61,213	647,914	-134,352

* Uninsured Motor Vehicle, Underinsured Motor Vehicle, Death and Disability, Emergency Road Service, Car Rental, out of state Personal Injury Protection

Exhibit 17

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS

Regulation 23, Section 7

Answers to the several enumerated items of Regulation 23, Section 7(A)(2) are as follows:

(a) The Rate Filing Abstract (Form RF-1), Private Passenger Automobile Abstract (Form A-1) and the Automobile Premium Comparison Survey (Form APCS) are included with this filing.

(b) Calendar year loss information is used. See Exhibits 1-11.

Exhibit 3, page 1, sets forth the adjustments made to calendar year losses to eliminate the effects of changes in prior accident year incurred losses and allocated loss adjustment expenses.

Exhibit 17 provides a listing of calendar year IBNR reserves for Arkansas by coverage and by year. Also shown is the change in IBNR reserve by calendar year.

(c) This filing includes no changes in rate making methodology from our last submission. The methodology used in Arkansas follows our standard countrywide procedure.

(d) The treatment of catastrophe losses is covered in Exhibit 3, page 2.

(e) Investment income on net unearned premiums and loss reserves is shown in Exhibit 12, pages 6 and 7.

(f) The calculation of our 0% provision for underwriting profit and contingencies is shown in Exhibit 12.

(g) Arkansas underwriting expenses by Annual Statement expense category are shown in Exhibit 16 of the State Farm Mutual filing.

In developing our indicated rate change, the actual 2006 through 2008 2nd quarter underwriting expenses for Arkansas, shown in Exhibit 1, were adjusted to remove the non-recurring expenses, as shown in Exhibits 3 and 4. When the premium is adjusted to the current rate level, the expenses are also adjusted since a portion of the underwriting expenses (i.e., agents' service compensation and premium taxes) varies directly with premiums, as shown in Exhibit 5, page 2. Since some of the expenses do not vary directly with premium, the projected expense ratio cannot be used in the familiar loss ratio test. The formula to recognize the distinction between expenses that vary directly with premium and those that do not vary is detailed in Exhibit 8.

(h) State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective health care and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

2. Researching factors that contribute to child injuries in crashes through support of a seven-year project with the Children's Hospital of Philadelphia and sponsoring Child Safety Seat check-ups.

3. Providing grants for a new program, Project Ignition '05, in partnership with the National Youth Leadership Council (NYLC). High school students and teachers submit ideas for a school or community public awareness campaign on the subject of Teen Driver Safety. Selected ideas receive a grant to implement the projects.

4. Advising the National Highway Traffic Safety Administration on such issues as passive restraints and seat belts, bumper standards, highway design, speed limits, large truck safety and drunk driving.

5. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.

6. Partnering with the Advocates for Highway and Auto Safety, the National Safety Council and others to promote primary seatbelt legislation and booster seat legislation on federal and state levels as well as supporting laws to control chemically-impaired driving.

7. Partnering with Meharry Medical College, a Historically Black College and University (HBCU) to address the disparity of seat belt usage in the African American community.

8. Supporting the Insurance Research Council (IRC), an organization that conducts research on a broad range of insurance topics.

9. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.

10. Training State Farm claim representatives to use a computer application called "frequency tracking" that detects patterns symptomatic of fraud.

11. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.

12. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.

13. Encouraging auto manufacturers to design cars that are more damage- and theft-resistant and easier and less costly to repair.

14. Using alternative dispute resolution whenever possible as a more efficient and timesaving alternative to lawsuits in disputed claims.

15. Establishing internal programs that promote efficient claims handling. For example, expenses are reduced when agents can service certain claims directly.

16. Effectively managing expenses by efficiently using the services State Farm purchases and by regularly auditing telephone bills.

17. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.

18. Reviewing and reorganizing departments and areas in regional offices and at Corporate Headquarters in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.

19. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.

20. Using the Internet to efficiently communicate with both current and prospective policyholders.

(i) The trending components of this filing are described in the State Farm Mutual filing letter on page 1.

(j) With approximately 465,000 automobile insurance policies in force, we believe that our underwriting experience for the state is fully credible. In reviewing the historical claim cost and frequency trends for Arkansas, we have credibility weighted the Arkansas trends with the corresponding companywide trends when the number of claims were less than 10,000 claims (36,000 claims for comprehensive), using the typical square root credibility formula.

(k) No classes are grouped together for ratemaking purposes.

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Mutual Automobile Insurance Company
NAIC Number: 17625178
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member _____ Subscriber _____
Reference Filing #: N/A Proposed Effective Date: January 5, 2009

Signature: Steve Harr

Telephone No.: 309/766-3568
Service Purchaser _____

(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
Private Passenger Auto:							
BIPD Liability	4.2%	1.5%					
Medical Payments	15.6%	12.3%	N/A	N/A	N/A	N/A	N/A
Comprehensive	13.2%	12.3%					
Collision	2.5%	1.5%					
Uninsured Motorist	26.2%	13.8%					
Underinsured Motorist	9.3%	5.6%					
All Vehicles: TOTAL OVERALL EFFECT	6.1%	4.0%					

N/A Apply Loss Cost Factors to Future Filings? (Y or N)
17.5% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 1/5/09 change. Comp only policy for a 72-year-old in Territory 14.
-18.0% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 1/5/09 change. 38 year-old BIPD-only policyholder in Territory 17.

Rate Change History

Year	Policy Count	%	Effective Date	AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio
2008	468,567	1.7%	4/7/2008				
2007	457,005	-2.8%	3/12/2007	292,721	190,699	65.1%	66.4%
2006	467,530	-4.4%	12/27/2006	289,199	186,961	64.6%	60.7%
		-0.7%	3/29/2006				
2005	458,952	-1.0%	9/29/2005	282,071	182,253	64.6%	64.2%
2004	446,552	-3.9%	12/1/2004	284,155	180,546	63.5%	59.8%
		-4.1%	4/1/2004				
2003	441,706	1.1%	7/1/2003	284,641	179,471	63.1%	65.0%

	Selected Provision
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License, & Fees	N/A
D. Underwriting Profit & Contingencies	0.0%
E. Other (explain)	33.2% **
F. TOTAL	33.2%

** - Formula Expense Ratio from filing Exhibit 9, which is our calculation of the projected all coverages expense ratio during the time the proposed rates will be in effect.

Exhibit 19