Filing at a Glance

Company: Nationwide Mutual Insurance Company.

Product Name: Private Passenger Personal Auto	SERFF Tr Num: NWPC-125577595	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: 08A-5120AR-JGD	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: L Filings	Disposition Date: 04/22/2008
	Date Submitted: 04/15/2008	Disposition Status: Filed
Effective Date Requested (New): 08/01/2008		Effective Date (New): 08/01/2008
Effective Date Requested (Renewal): 08/01/2008		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Rate Revision	Status of Filing in Domicile: Not Filed
Project Number: 08A-5120AR-JGD	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 04/22/2008	
State Status Changed: 04/21/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

We are filing to revise our Private Passenger Auto policies written in the Nationwide Mutual Insurance Company, effective August 1, 2008.

Rate/Rule Schedule Note: Due to the size of our final manual we divided it into Part 1 and Part 2. However, because of this division the links inside of the manual will no longer function properly. If you would like a complete electronic version of our manual please let us know.

Company and Contact

Filing Contact Information

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Filing Company Information

Nationwide Mutual Insurance Company.
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CoCode: 23787
Group Code: 140

Group Name: Nationwide Insurance
FEIN Number: 31-4177100

State of Domicile: Ohio
Company Type: Property and Casualty

State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	$100* 1 rate filing = $100
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Mutual Insurance Company.	$100.00	04/15/2008	19574989

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/22/2008	04/22/2008

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	04/21/2008	04/21/2008	L Filings	04/22/2008	04/22/2008

Disposition

Disposition Date: 04/22/2008

Effective Date (New): 08/01/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*NWPC-125577595*	*State:*	*Arkansas*
Filing Company:	*Nationwide Mutual Insurance Company.*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*08A-5120AR-JGD*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Personal Auto*		
Project Name/Number:	*Rate Revision /08A-5120AR-JGD*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Filing Exhibits	Filed	Yes
Supporting Document	AR Trailer Loss Ratio Analysis	Filed	Yes
Rate	Marked-Up Manual Rule Pages	Filed	Yes
Rate	Final Manual Part 1 and 2 (includes rules and rating charts)	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/21/2008
Submitted Date	04/21/2008
Respond By Date	

Dear Christine Hadley,

This will acknowledge receipt of the captioned filing. Please provide justification for the large increase in physical damage rates for campers/trailers, etc. If I have overlooked it, please point me to the exhibit and page number.

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/22/2008
Submitted Date	04/22/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Per your request, we have attached our trailer loss ratio analysis which supports the need for a rate increase.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: AR Trailer Loss Ratio Analysis
Comment:

No Form Schedule items changed.

SERFF Tracking Number:	*NWPC-125577595*	*State:*	*Arkansas*
Filing Company:	*Nationwide Mutual Insurance Company.*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*08A-5120AR-JGD*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Personal Auto*		
Project Name/Number:	*Rate Revision /08A-5120AR-JGD*		

No Rate/Rule Schedule items changed.

Sincerely,
L Filings

Rate Information

Rate data does NOT apply to filing.

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Marked-Up Manual Rule Pages	Pages: 29, 33, 34, 35, 36, and 45-50.	Replacement	AR-PC-07-025580	RXAR8-1-08_Marked-Up_.pdf
Filed	Final Manual Part 1 and 2 (includes rules and rating charts)	Pages:29, 33, 34, 35, 36, and 45-50. Factors on pages:102, 103, 106, 108-111, 112, 124-126, 183, 184,	Replacement	AR-PC-07-025580	RXAR8-1-08FINAL_8383_Part I.pdf RXAR8-1-08FINAL_8383_Part II.pdf

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – August 1, 2008

Deleted: November 21, 2007¶

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INTRODUCTION

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

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

MISCELLANEOUS COVERAGES

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

MISCELLANEOUS VEHICLES

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

MISCELLANEOUS RISKS

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

GENERAL RULES

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

QUICK REFERENCE/RATING CALCULATIONS

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

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RATING CHARTS

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

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DEFINITIONS

GENERAL DEFINITIONS

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

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

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

2. A van or pickup truck used solely for:

   a. Pleasure.

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

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

   d. Incidental hauling of:

      (1) Equipment.
      (2) Merchandise, OR
      (3) Supplies used in commerce.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Named Non-Owner covers the interest of the Policyholder and spouse, if resident of the same household, for operation by either, or on behalf of either of a non-owned automobile, OR the presence of either or both in a non-owned automobile other than a public or livery conveyance.

A **Comprehensive Family Liability** policy provides personal liability protection as a separate coverage on either the Auto or CFL – Auto Combination policy.

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

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

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

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

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

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

COVERAGE DESIGNATIONS

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

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists – Bodily Injury
EFME	Excess Family Medical Expense
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
EEC	Additional Coverage for Sound, Picture and Data Devices
PE	Contents/Personal Effects
OEM	Loss Settlement Endorsement – Original Equipment Manufacturer Parts

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PREMIUM MODIFICATION RULES

PREFERRED DISCOUNT
Eff. 7-28-06

This discount will be applied only to private passenger automobiles with a Matrix Plus New Business score of 762 or more.

Rating Chart

NEW VEHICLE DISCOUNT
Eff. 7-30-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2004, model year 2005 will be "current" and model year 2004 will be one year old).

BI Rating Chart

PD Rating Chart

MP Rating Chart

COMP Rating Chart

COLL Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT

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

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

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

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

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2001, model year 2002 will be "current" and model year 2001 will be one year old).

Rating Chart – COMP

Rating Chart – COLL

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VEHICLE USE

The following describes the various vehicle use classifications:

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

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

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

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

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

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

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

3. Be engaged in farming only.

   Exceptions —

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

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

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

Exceptions —

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

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

Rating Chart

NO PRIOR INSURANCE SURCHARGE

New Business Rating

This rule is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance.

The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

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Prior In-Force Rating

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

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

Rating Chart

MATRIX FACTOR
Eff. 8-1-07

The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, number of vehicles insured with Nationwide, and the length of time the policy has been in force with Nationwide.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as "Home and Car" within the Matrix, the Named Insured must also be the Named Insured under a Nationwide Homeowners policy. See the DEFINITIONS section for eligible companies.

3. If the total number of vehicles insured by Nationwide Mutual Insurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives.

   A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by Nationwide Mutual Insurance Company. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

4. "Terms insured with Nationwide" within the Matrix shall be determined by those policies that have been in force in any of the Nationwide Companies (described in the DEFINITIONS section of this

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manual), which may include an interruption in coverage that did not exceed three years. Any period of interruption shall not be included in determining the length of time the policy has been in force.

New Business Rule

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

Renewal Business Rules

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

BI Matrix Factor

PD Matrix Factor

MDCL Matrix Factor

COMP Matrix Factor

COLL Matrix Factor

ADVANCE QUOTE DISCOUNT
Eff. 8-1-07

This discount applies to new business policies effective on or after January 30, 2006, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for three years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Payments, Family Compensation, Comprehensive, and Collision.

The following rules are applicable:

1. This discount is only applicable for the Nationwide Mutual Insurance Company.
2. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

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TERMS WITH PRIOR CARRIER DISCOUNT

Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums for Bodily Injury, Property Damage, Medical Payments, Family Compensation, Comprehensive, and Collision, shall be modified by the factors listed in the following chart.

The Prior Carriers are grouped as the following:

Group A: Standard Carriers Other than a Nationwide Insurance Company
Group B: All Others

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. This factor cannot be used in combination with the Intra-Agency Discount.
3. Terms with Nationwide (and hence this rating plan) is only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

INTRA-AGENCY TRANSFER DISCOUNT
Eff. 8-1-07

For new business policies issued by Nationwide Mutual Insurance Company effective on or after August 1, 2007, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires when the policy qualifies for the Long Term Policyholder Discount.

The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

Rating Chart

LONG TERM POLICYHOLDER DISCOUNT
Eff. 7-29-04

For policies that have been in force for at least three years at the preferred or standard rates of any Nationwide Company, which may include interruptions in coverage that did not exceed one year, the otherwise applicable premiums shall be reduced. Any period of interruption shall not be included in determining the length of time the policy has been in force.

Rating Chart

HOME AND CAR DISCOUNT
Eff. 7-29-04

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If the Named Insured is also the Named Insured under a Nationwide Mutual Insurance Company Homeowners, Tenants, Condominium or Mobile Homeowners policy, the otherwise applicable premium shall be reduced.

Rating Chart

AUTO FINANCIAL DISCOUNT
Eff. 7-29-04

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

Rating Chart

ADDITIONAL COVERAGE FOR CUSTOMIZATION
Eff. 9-20-05

This endorsement provides coverage for loss to devices, accessories, enhancements and changes that alter the vehicle's appearance, performance or function (other than those offered by the manufacturer specifically for that model of vehicle) in excess of the $1,500 coverage limit included in the policy.

If this endorsement is added to a vehicle, the otherwise applicable premium for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

If the OEM Loss Settlement Provision and the Additional Coverage for Customization are both present on an insured vehicle, the OEM Loss Settlement Provision DOES NOT apply to the customization portion of the vehicle.

NOTE — The above rule supersedes the Customized Vehicle rule displayed on RS-2 of the Nationwide Rate Symbol manual.

COMP Rating Chart

COLL Rating Chart

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AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions

1. "Married" means a married person living with his or her spouse and includes a person widowed, divorced, legally separated or single only if such person has legal custody of a child resident in his or her household.

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

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

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

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:

   a. The driver is not the titled owner, AND

   b. The driver is under age 25, AND

   c. There are more drivers than vehicles on the policy, AND

   d. There are at least as many non-occasional operators on the policy as there are vehicles.

   If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

   An "Operator Status" of "principal" will be assigned in all other cases.

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

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

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

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

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

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

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

   c. The "Good Student" classification will continue to be applicable for those operators under age 25 who have completed their undergraduate work provided that the operator has:

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

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

(3) Been classified as "married" and been insured with Nationwide for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide.

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

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

DRIVER CLASSIFICATION — Factors
Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

MERIT RATING PLAN FACTOR

Deleted: **

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

A. EXPERIENCE PERIOD

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

B. APPLICATION OF SURCHARGES

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

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

MINOR VIOLATIONS

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

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

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MAJOR VIOLATIONS

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

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

   b. Failure to submit to a chemical test, OR

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

   d. Falsification of an accident report, OR

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

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

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

   h. Committing a felony with a motor vehicle, OR

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

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

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

   l. Reckless operation of a motor vehicle, OR

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

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

   o. Illegal transportation of hazardous materials or explosives, OR

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

   q. Passing a stopped school bus, OR

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

   s. Other serious violations

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

ACCIDENTS
Eff. 11-21-07

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

2. Chargeable Accident Definition.

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

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

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $400. Once the insured has four or more years of continuous coverage with Nationwide, an accident is chargeable when there is damage to any property, including his/her own, in which Nationwide has paid in excess of $1,000.

Accidents that were surcharged based on the threshold in place at the time of the accident will continue to be surcharged.

EXCEPTIONS:

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

a. Lawfully parked, OR

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

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

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

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

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

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

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

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

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

C. FIRST SEAT BELT VIOLATION FORGIVENESS

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

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D. FIRST ACCIDENT FORGIVENESS

The first chargeable accident assigned to a driver will not result in any surcharge if the following are met:

1. The policy has been in force with Nationwide for at least five years, AND

2. No drivers on the policy have any other chargeable accidents or major violations during the prior 35 months, AND

3. There are no other chargeable accidents currently being "forgiven" from a prior application of First Accident Forgiveness associated with any driver assigned to the policy in the prior thirty-five months.

First Accident Forgiveness can apply to only one accident per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.

Accidents forgiven prior to August 1, 2000, will continue to be forgiven.

E. MINOR AND MAJOR VIOLATION SURCHARGE

New Business and Renewal Rating

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

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

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

Exception:

No points shall be assigned to a driver as the result of a single minor violation provided:

1. The driver has been free of minor violations for the thirty-five months since the most recent occurrence.

2. The policy has been insured with Nationwide for at least three years.

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

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

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

Minor Violation Points Table

Major Violation Points Table

Additive Violation Surcharge Table

F. ACCIDENT SURCHARGE

New Business and Renewal

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

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

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

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G. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

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

2. Addition of Driver

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

H. CHANGES IN DRIVING EXPERIENCE

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

Additive Accident Surcharge Table

ACCIDENT FREE DISCOUNT

If a driver with five years or more driving experience has been free of chargeable accidents for the most recent five years, the applicable driver rate factor shall be reduced. Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date.

This discount will not be applicable if:

1. A driver has had any chargeable accidents “forgiven” under the Merit Rating Plan; OR

2. A driver has been convicted of a major violation within the past five years (see Merit Rating Plan for list of major violations); OR

3. A driver requires the application of the Unverifiable Driving Record Surcharge; OR

4. The policy requires the application of the No Prior Insurance Surcharge.

Rating Chart

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UNVERIFIABLE DRIVER RECORD SURCHARGE

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

Rating Chart

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FINANCIAL RESPONSIBILITY RATE FACTOR
Eff. 1-30-06

Based on Nationwide's Proprietary Credit Scoring Model approved for use in Arkansas, the scoring rules listed below are applicable. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility rate factor.

New Business Scoring

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

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

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

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

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

Renewal Scoring

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

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

3. On a policy where at least one driver has a credit score, the lowest financial responsibility class shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

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

   Move policies to a better credit class upon renewal if:

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

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

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

   Move policies to a worse financial responsibility class upon renewal if:

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

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

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

Renewal Scoring Exception: Policies where all drivers were prior "no-hits" or exclusions are subject to the New Business Scoring Rules above.

Terms

No-hit — no credit report is available from the selected vendor.
Exclusion — credit report is available but contains too limited information to score.

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply. If the policy is currently assigned the Financial Responsibility Class 3 Factor because all drivers were credit "no-hits" or exclusion:

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

2. Apply the New Business Scoring Rules.

OR

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

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

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

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

1. The policy retains the current credit class.

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

Rating Chart

Spin-Off Policies

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

ACCIDENT PREVENTION COURSE DISCOUNT

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

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Office of Motor Vehicles, AND

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2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception of the renewal date of the policy term to which this rule applies. The certificate is valid for three years following the date of course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**

Eff. 8-1-08

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Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP Full Coverage Base Rates**
COLL $100 Deductible Base Rates**

EXPENSE FEES**

Eff. 8-1-08

Deleted: *1-30-06*

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

MODEL YEAR FACTOR**

Eff. 8-1-08

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Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

OTHER LIMITS AND DEDUCTIBLES

Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

BI Limits
PD Limits
ME Limits
COMP Deductibles
COLL Deductibles

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TERRITORY
Eff. 9-15-06

RATING TERRITORY SCHEDULE
Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.

County		Definition	Territory
1	ARKANSAS	Entire County	63
2	ASHLEY	Entire County	62
3	BAXTER	Entire County	66
4	BENTON	72704, 72714, 72719, 72732, 72736, 72738, 72751, 72762, 72764	49
		72632, 72712, 72715, 72718, 72739, 72745, 72756, 72758	50
		72722, 72734, 72747, 72761, 72768	51
		Remainder of County	50
5	BOONE	Entire County	66
6	BRADLEY	Entire County	62
7	CALHOUN	Entire County	62
8	CARROLL	Entire County	66
9	CHICOT	Entire County	62
10	CLARK	Entire County	62
11	CLAY	Entire County	65
12	CLEBURNE	Entire County	64
13	CLEVELAND	Entire County	62
14	COLUMBIA	Entire County	62
15	CONWAY	Entire County	58
16	CRAIGHEAD	Entire County	65
17	CRAWFORD	Entire County	47
18	CRITTENDEN	Entire County	28
19	CROSS	Entire County	65
20	DALLAS	Entire County	62
21	DESHA	Entire County	36
22	DREW	Entire County	36
23	FAULKNER	Entire County	60
24	FRANKLIN	Entire County	66
25	FULTON	Entire County	65
26	GARLAND	71909, 71949, 71956, 71957, 71968	34
		Remainder of County	35
27	GRANT	Entire County	67
28	GREENE	Entire County	53
29	HEMPSTEAD	Entire County	62
30	HOT SPRING	Entire County	40

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County		Definition	Territory
31	HOWARD	Entire County	62
32	INDEPENDENCE	Entire County	65
33	IZARD	Entire County	65
34	JACKSON	Entire County	65
35	JEFFERSON	Entire County	24
36	JOHNSON	Entire County	66
37	LAFAYETTE	Entire County	62
38	LAWRENCE	Entire County	65
39	LEE	Entire County	52
40	LINCOLN	Entire County	62
41	LITTLE RIVER	Entire County	62
42	LOGAN	Entire County	66
43	LONOKE	Entire County	67
44	MADISON	Entire County	66
45	MARION	Entire County	66
46	MILLER	Entire County	25
47	MISSISSIPPI	Entire County	53
48	MONROE	Entire County	63
49	MONTGOMERY	Entire County	62
50	NEVADA	Entire County	62
51	NEWTON	Entire County	66
52	OUACHITA	Entire County	62
53	PERRY	Entire County	66
54	PHILLIPS	Entire County	36
55	PIKE	Entire County	62
56	POINSETT	Entire County	65
57	POLK	Entire County	61
58	POPE	Entire County	66
59	PRARIE	Entire County	65
60	PULASKI	72114, 72201, 72202	54
		72117	55
		72046, 72065, 72103, 72142, 72204, 72206, 72209	57
		72002, 72122, 72205, 72210, 72211, 72212, 72223, 72227	54
		72113	55
		72016, 72023, 72076, 72099, 72116, 72118, 72120	56
		72126, 72135, 72199, 72207	56
		Remainder of County	55
61	RANDOLPH	Entire County	65
62	SAINT FRANCIS	Entire County	52
63	SALINE	Entire County	68
64	SCOTT	Entire County	66
65	SEARCY	Entire County	66
66	SEBASTIAN	72901, 72903, 72904, 72908, 72916	46
		Remainder of County	48

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County		Definition	Territory
67	SEVIER	Entire County	62
68	SHARPE	Entire County	65
69	STONE	Entire County	65
70	UNION	Entire County	7
71	VAN BUREN	Entire County	64
72	WASHINGTON	72701,72703, 72704, 72717, 72727, 72729, 72730, 72738	49
		72744, 72749, 72762, 72764, 72769, 72948	49
		72745, 72756	50
		72722, 72734, 72747, 72753, 72761, 72768, 72774, 72959, 72934	51
		Remainder of County	50
73	WHITE	Entire County	65
74	WOODRUFF	Entire County	65
75	YELL	Entire County	66
Out of State (except LA, MA, MI or NJ)			999

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES

Eff. 8-1-08

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense**

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

Rating Chart**

B. Work Loss

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

Rating Chart

C. Death Benefits, Dismemberment, and Loss of Sight Coverage

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

Rating Chart

EXCESS FAMILY MEDICAL EXPENSE**

Eff. 8-1-08

Deleted: *9-15-06*

This coverage may be added by endorsement to a policy that provides BI and PD and which is eligible for ME coverage.

Rating Chart**

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**
(Bodily Injury and Property Damage Liability)

Eff. 8-1-08

Deleted: *1-30-06*

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

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

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

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and

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PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.
UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

UMBI Premiums**

UIMBI Premiums**

UMPD Premiums

TOWING AND LABOR COSTS

Available on private passenger autos and Classic autos insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Rating Chart

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. 8-1-08

Deleted: *1-30-05*

LOU may be afforded to private passenger autos and Classic autos (Regular Use) insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "pre day" limit selected.

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

This endorsement provides coverage for loss to devices designed to emit, amplify, receive, and/or transmit sound, pictures, or data, which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the $1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

Rating Chart

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MISCELLANEOUS VEHICLES

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

MOTOR HOMES

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

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

Motor Home Calculation Charts

TRAILERS**
Eff 8-1-08

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

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

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

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

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

Trailer Calculation Charts

TRUCK CAMPERS**
Eff 8-1-08

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

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

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

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES

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

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

A. RESTRICTED USE

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

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

B. REGULAR USE

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

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

Antique and Classic Automobile Calculation Charts

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES**
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Annual premiums anticipate reduced usage during winter months.

Includes trail bikes over 350cc or registered.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used principally off public roads. For all other recreational land motor vehicles use applicable private passenger or miscellaneous type rates.

Includes unregistered trail bikes up to 350cc.

Recreational Vehicle Calculation Charts

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MISCELLANEOUS RISKS

USE OF OTHER AUTOMOBILES (UOA)

A. LIMITED FORM

Limited Form is a part of the policy which extends certain coverages, without charge, to the Policyholder, if an individual owner of an automobile, classified and rated private passenger, or if husband and wife either or both of whom own such automobile, while driving a non-owned automobile. Such insurance applies also to relatives of individual if resident of same household. See policy for coverage details.

Available by endorsement to:

1. Co-owners or partners — individuals, other than husband and wife, who jointly own automobile. Coverage extends to:
   a. One such person without charge.
   b. Any other named co-owner or partner for a charge.
2. Employers who wish to extend limited use of other automobiles coverage to employees (including executive officers) who are furnished automobiles for their regular use provided that the car is owned or leased under long term contract by the employer.

   Coverage applies also to spouse of above persons if resident of same household.

B. BROAD FORM

Broad Form extends certain coverages, for a charge, to persons who frequently drive non-owned automobiles. See endorsement for coverage details.

Available to:

1. Individual owners or husband and wife.
2. Co-owners or partners — individuals other than husband and wife.
3. Employees (including executive officers).
4. Relatives of any above named person who is eligible for Broad Form coverage, if resident of same household.

Coverage applies also to spouse of above persons if resident of same household.

NOT available to:

1. Employees of banks or finance companies, persons operating public or livery conveyances, school bus drivers, parking lot or service station attendants, mechanics, or car salespersons, OR
2. Truck drivers and chauffeurs except for operation of automobiles belonging to the federal or state government or political subdivision.

Rating Chart

Government Employees Rating Factor

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NAMED NON-OWNER POLICY (NNO)

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

A. INTERESTS COVERED

Policyholder and spouse, if resident in the same household, for:

1. Operation by either, or on behalf of either, of non-owned automobile, OR

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

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.

2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.

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

4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.

5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

If occupational, professional, or business duties	Reg.	Special*
1. Customarily involve use of automobiles other than public or livery conveyances (no age restriction)	192%	240%
2. Customarily involve use of passenger automobiles only and there is:		
a. A male operator under age 25	164	230
b. No male operator under age 25	144	202

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3. Do not customarily involve use of automobiles and there is:

a. A male operator under age 25	87	230
b. No male operator under age 25	58	164

These percentages may apply to an automobile furnished for regular use in business of U.S. Government.

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

NOTE — The premiums produced by the factors above are not subject any further rate modification.

NNO Calculation Charts

COMPREHENSIVE FAMILY LIABILITY (CFL)

NON-FARM — Written as a separate coverage on either the Auto or CFL—Auto Combination policy. If the Policyholder's vehicle is insured with Nationwide, coverage MUST be written on that policy. (Use Auto policy if CFL is written alone.)

FARM — Written as a separate coverage on the Auto policy covering the Policyholder's automobile. If no automobile is insured with Nationwide, CFL may be written alone on an Auto policy. CFL—Farm endorsement must be attached to the Auto policy.

NOTE — There is no provision for writing Farm Employers' liability.

A. COVERAGE

Covers Policyholder and members of the family residing in the same household. Any other person desiring coverage must purchase a separate policy. Liability and Medical Payment limits are written only in combination shown in the rate schedule.

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

   NOTE — CFL—Farm provides coverage for a partnership of which the Policyholder is a partner. There is no coverage for individuals, other than the Policyholder, comprising the partnership, except as they may be covered as relatives resident in the Policyholder's household.

2. With respect to CFL—Farm:

   Farms where the principal purpose of the farm is manufacturing or processing of commodities not produced entirely by the Policyholder, such as, but not restricted to, creameries and dairies when milk is bought from other farmers for processing.

3. Real estate brokers.

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C. CLASSIFICATION CLASS

1. All individuals other than farmers 1

2. Farmers, either not engaged in custom farming or with annual receipts from custom farming not exceeding $500 and total acreage:

   a. does not exceed 160..... 2
   b. exceeds160 but not 500 3
   c. exceeds 500 but not 2000..... 4

3. Farmers whose annual receipts from custom farming exceed $500 but do not exceed $3,000 and total acreage:

   a. does not exceed 160..... 5
   b. exceeds160 but not 500 6
   c. exceeds 500 but not 2000..... 7

4. Farmers whose total acreage exceeds 2000 (submit to Underwriting) 8

5. Farmers whose annual receipts from custom farming exceed $3,000 are classified under item 3b. above; however, coverage for custom farming operations is not granted by the policy terms.

D. PREMIUM

1. Class 1

   a. Charge “basic” premium for Policyholder’s principal residence.

   b. Charge “additional residence” premium for each additional dwelling unit (including cottages and cabins) where the Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

   c. Coverage may be extended to one- or two-family dwellings owned but not occupied in any part by Policyholder or spouse, and rented to others or held for rental, by marking proper entry in “Declarations.” If such coverage is granted, charge “additional residence” premium for each such dwelling unit.

      NOTE — Real estate brokers or persons owning more than three rental dwelling units are ineligible for this extended coverage. If Policyholder or spouse resides in a multiple dwelling owned by either, the part of such multiple dwelling rented to others shall not be considered in determining eligibility for this extended coverage.

      Additional dwellings acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

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2. Classes 2, 3, 4, 5, 6 or 7

   a. Charge “basic” premium for appropriate classification based on total acreage owned, rented or operated by Policyholder, including any acreage owned, rented or operated by a partnership of which the Policyholder is a partner. “Basic” premium includes charge for Policyholder's principal residence.

   b. Charge “additional residence” premium for:

      (1) Each additional dwelling where Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

      (2) Each unit of all one- or two-family dwellings owned but not occupied by Policyholder or spouse. Such dwellings must be included, whether on farm premises or not and regardless of whether rent money is collected. Any such dwellings located on farms owned by a partnership of which Policyholder is a partner must also be included at the “additional residence” charge.

      NOTE — Coverage for such units need not be activated in the “Declarations” since it is provided automatically by CFL—Farm Endorsement.

      Additional dwellings or acreage acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

      EXCEPTION — If ALL partners have Nationwide CFL—Farm coverage, the classification for each partner is determined as follows:

      (a) Charge for all exposure (acreage, residences and custom farming receipts) owned or operated by the Policyholder separately from the partnership.

      (b) Add to this a proportionate share of all partnership exposure. If the number of residences thus determined ends in a fraction, round to the next higher whole number.

   Submit the name and policy number of all partners. For proper coverage, individual or partnership farmers living in urban residences must be issued the CFL—Farm endorsement.

Semi-Annual Premium-Basic

Additional Residences

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GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT

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

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

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

CANCELLATIONS

A. REQUESTS

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

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

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

5. Only part of the coverages are cancelled.

6. The Policyholder enters the Armed Services.

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

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

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.

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

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

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

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

2. The Policyholder has died.

3. Cancellation is initiated by the Company.

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

1. Louisiana,

2. Massachusetts, AND

3. New Jersey.

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

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PAYMENT OPTIONS
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A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $5.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. BAD CHECKS

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

D. LATE PAYMENT FEE

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

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PRORATE TABLES

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PRORATE TABLES – SEMI-ANNUAL POLICIES**

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

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

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PRORATE TABLES – ANNUAL POLICIES-2~~~~**

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No. of Days Policy In Force	Pro-Rate %	~~Short Rate %~~	No. of Days Policy In Force	Pro-Rate %	~~Short Rate %~~	No. of Days Policy In Force	Pro-Rate %	~~Short Rate %~~	No. of Days Policy In Force	Pro-Rate %	~~Short Rate %~~
1	0.3	~~5~~	47	12.9	~~23~~	93	25.5	~~36~~	139	38.1	~~49~~
2	0.5	~~6~~	48	13.2	~~24~~	94	25.8	~~36~~	140	38.4	~~49~~
3	0.8	~~7~~	49	13.4	~~24~~	95	26	~~37~~	141	38.6	~~49~~
4	1.1	~~7~~	50	13.7	~~24~~	96	26.3	~~37~~	142	38.9	~~49~~
5	1.4	~~8~~	51	14	~~24~~	97	26.6	~~37~~	143	39.2	~~50~~
6	1.6	~~8~~	52	14.2	~~25~~	98	26.8	~~37~~	144	39.5	~~50~~
7	1.9	~~9~~	53	14.5	~~25~~	99	27.1	~~38~~	145	39.7	~~50~~
8	2.2	~~9~~	54	14.8	~~25~~	100	27.4	~~38~~	146	40	~~50~~
9	2.5	~~10~~	55	15.1	~~26~~	101	27.7	~~38~~	147	40.3	~~51~~
10	2.7	~~10~~	56	15.3	~~26~~	102	27.9	~~38~~	148	40.5	~~51~~
11	3	~~11~~	57	15.6	~~26~~	103	28.2	~~39~~	149	40.8	~~51~~
12	3.3	~~11~~	58	15.9	~~26~~	104	28.5	~~39~~	150	41.1	~~52~~
13	3.6	~~12~~	59	16.2	~~27~~	105	28.8	~~39~~	151	41.4	~~52~~
14	3.8	~~12~~	60	16.4	~~27~~	106	29	~~40~~	152	41.6	~~52~~
15	4.1	~~13~~	61	16.7	~~27~~	107	29.3	~~40~~	153	41.9	~~52~~
16	4.4	~~13~~	62	17	~~27~~	108	29.6	~~40~~	154	42.2	~~53~~
17	4.7	~~14~~	63	17.3	~~28~~	109	29.9	~~40~~	155	42.5	~~53~~
18	4.9	~~14~~	64	17.5	~~28~~	110	30.1	~~41~~	156	42.7	~~53~~
19	5.2	~~15~~	65	17.8	~~28~~	111	30.4	~~41~~	157	43	~~54~~
20	5.5	~~15~~	66	18.1	~~29~~	112	30.7	~~41~~	158	43.3	~~54~~
21	5.8	~~16~~	67	18.4	~~29~~	113	31	~~41~~	159	43.6	~~54~~
22	6	~~16~~	68	18.6	~~29~~	114	31.2	~~42~~	160	43.8	~~54~~
23	6.3	~~17~~	69	18.9	~~29~~	115	31.5	~~42~~	161	44.1	~~55~~
24	6.6	~~17~~	70	19.2	~~30~~	116	31.8	~~42~~	162	44.4	~~55~~
25	6.8	~~17~~	71	19.5	~~30~~	117	32.1	~~43~~	163	44.7	~~55~~
26	7.1	~~18~~	72	19.7	~~30~~	118	32.3	~~43~~	164	44.9	~~55~~
27	7.4	~~18~~	73	20	~~30~~	119	32.6	~~43~~	165	45.2	~~56~~
28	7.7	~~18~~	74	20.3	~~31~~	120	32.9	~~43~~	166	45.5	~~56~~
29	7.9	~~18~~	75	20.5	~~31~~	121	33.2	~~44~~	167	45.8	~~56~~
30	8.2	~~19~~	76	20.8	~~31~~	122	33.4	~~44~~	168	46	~~57~~
31	8.5	~~19~~	77	21.1	~~32~~	123	33.7	~~44~~	169	46.3	~~57~~
32	8.8	~~19~~	78	21.4	~~32~~	124	34	~~44~~	170	46.6	~~57~~
33	9	~~20~~	79	21.6	~~32~~	125	34.2	~~45~~	171	46.8	~~57~~
34	9.3	~~20~~	80	21.9	~~32~~	126	34.5	~~45~~	172	47.1	~~58~~
35	9.6	~~20~~	81	22.2	~~33~~	127	34.8	~~45~~	173	47.4	~~58~~
36	9.9	~~20~~	82	22.5	~~33~~	128	35.1	~~46~~	174	47.7	~~58~~
37	10.1	~~21~~	83	22.7	~~33~~	129	35.3	~~46~~	175	47.9	~~58~~
38	10.4	~~21~~	84	23	~~34~~	130	35.6	~~46~~	176	48.2	~~59~~
39	10.7	~~21~~	85	23.3	~~34~~	131	35.9	~~46~~	177	48.5	~~59~~
40	11	~~21~~	86	23.6	~~34~~	132	36.2	~~47~~	178	48.8	~~59~~

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

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PRORATE TABLES – ANNUAL POLICIES-3~~~~**
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No. of Days Policy In Force	Pro-Rate %	~~Short Rate %~~	No. of Days Policy In Force	Pro-Rate %	~~Short Rate %~~	No. of Days Policy In Force	Pro-Rate %	~~Short Rate %~~	No. of Days Policy In Force	Pro-Rate %	~~Short Rate %~~
185	50.7	~~61~~	231	63.3	~~71~~	277	75.9	~~81~~	323	88.5	~~91~~
186	51	~~61~~	232	63.6	~~71~~	278	76.2	~~81~~	324	88.8	~~92~~
187	51.2	~~61~~	233	63.8	~~72~~	279	76.4	~~82~~	325	89	~~92~~
188	51.5	~~62~~	234	64.1	~~72~~	280	76.7	~~82~~	326	89.3	~~92~~
189	51.8	~~62~~	235	64.4	~~72~~	281	77	~~82~~	327	89.6	~~92~~
190	52.1	~~62~~	236	64.7	~~72~~	282	77.3	~~82~~	328	89.9	~~92~~
191	52.3	~~62~~	237	64.9	~~72~~	283	77.5	~~83~~	329	90.1	~~93~~
192	52.6	~~63~~	238	65.2	~~73~~	284	77.8	~~83~~	330	90.4	~~93~~
193	52.9	~~63~~	239	65.5	~~73~~	285	78.1	~~83~~	331	90.7	~~93~~
194	53.2	~~63~~	240	65.8	~~73~~	286	78.4	~~83~~	332	91	~~93~~
195	53.4	~~63~~	241	66	~~73~~	287	78.6	~~83~~	333	91.2	~~94~~
196	53.7	~~63~~	242	66.3	~~74~~	288	78.9	~~84~~	334	91.5	~~94~~
197	54	~~64~~	243	66.6	~~74~~	289	79.2	~~84~~	335	91.8	~~94~~
198	54.2	~~64~~	244	66.8	~~74~~	290	79.5	~~84~~	336	92.1	~~94~~
199	54.5	~~64~~	245	67.1	~~74~~	291	79.7	~~84~~	337	92.3	~~94~~
200	54.8	~~64~~	246	67.4	~~74~~	292	80	~~85~~	338	92.6	~~95~~
201	55.1	~~65~~	247	67.7	~~75~~	293	80.3	~~85~~	339	92.9	~~95~~
202	55.3	~~65~~	248	67.9	~~75~~	294	80.5	~~85~~	340	93.2	~~95~~
203	55.6	~~65~~	249	68.2	~~75~~	295	80.8	~~85~~	341	93.4	~~95~~
204	55.9	~~65~~	250	68.5	~~75~~	296	81.1	~~85~~	342	93.7	~~95~~
205	56.2	~~65~~	251	68.8	~~76~~	297	81.4	~~86~~	343	94	~~96~~
206	56.4	~~66~~	252	69	~~76~~	298	81.6	~~86~~	344	94.2	~~96~~
207	56.7	~~66~~	253	69.3	~~76~~	299	81.9	~~86~~	345	94.5	~~96~~
208	57	~~66~~	254	69.6	~~76~~	300	82.2	~~86~~	346	94.8	~~96~~
209	57.3	~~66~~	255	69.9	~~76~~	301	82.5	~~86~~	347	95.1	~~97~~
210	57.5	~~67~~	256	70.1	~~77~~	302	82.7	~~87~~	348	95.3	~~97~~
211	57.8	~~67~~	257	70.4	~~77~~	303	83	~~87~~	349	95.6	~~97~~
212	58.1	~~67~~	258	70.7	~~77~~	304	83.3	~~87~~	350	95.9	~~97~~
213	58.4	~~67~~	259	71	~~77~~	305	83.6	~~87~~	351	96.2	~~97~~
214	58.6	~~67~~	260	71.2	~~77~~	306	83.8	~~88~~	352	96.4	~~98~~
215	58.9	~~68~~	261	71.5	~~78~~	307	84.1	~~88~~	353	96.7	~~98~~
216	59.2	~~68~~	262	71.8	~~78~~	308	84.4	~~88~~	354	97	~~98~~
217	59.5	~~68~~	263	72.1	~~78~~	309	84.7	~~88~~	355	97.3	~~98~~
218	59.7	~~68~~	264	72.3	~~78~~	310	84.9	~~88~~	356	97.5	~~99~~
219	60	~~69~~	265	72.6	~~79~~	311	85.2	~~89~~	357	97.8	~~99~~
220	60.3	~~69~~	266	72.9	~~79~~	312	85.5	~~89~~	358	98.1	~~99~~
221	60.5	~~69~~	267	73.2	~~79~~	313	85.8	~~89~~	359	98.4	~~99~~
222	60.8	~~69~~	268	73.4	~~79~~	314	86	~~89~~	360	98.6	~~99~~
223	61.1	~~69~~	269	73.7	~~79~~	315	86.3	~~90~~	361	98.9	~~100~~
224	61.4	~~70~~	270	74	~~80~~	316	86.6	~~90~~	362	99.2	~~100~~

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

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CALCULATIONS, QUICK REFERENCES, & CHARTS

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ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – August 1, 2008

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INTRODUCTION

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

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

MISCELLANEOUS COVERAGES

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

MISCELLANEOUS VEHICLES

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

MISCELLANEOUS RISKS

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

GENERAL RULES

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

QUICK REFERENCE/RATING CALCULATIONS

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

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RATING CHARTS

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

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DEFINITIONS

GENERAL DEFINITIONS

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

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

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

2. A van or pickup truck used solely for:

    a. Pleasure.

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

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

    d. Incidental hauling of:

        (1) Equipment.
        (2) Merchandise, OR
        (3) Supplies used in commerce.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Named Non-Owner covers the interest of the Policyholder and spouse, if resident of the same household, for operation by either, or on behalf of either of a non-owned automobile, OR the presence of either or both in a non-owned automobile other than a public or livery conveyance.

A **Comprehensive Family Liability** policy provides personal liability protection as a separate coverage on either the Auto or CFL – Auto Combination policy.

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

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

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

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

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

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

COVERAGE DESIGNATIONS

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

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists – Bodily Injury
EFME	Excess Family Medical Expense
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
EEC	Additional Coverage for Sound, Picture and Data Devices
PE	Contents/Personal Effects
OEM	Loss Settlement Endorsement – Original Equipment Manufacturer Parts

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PREMIUM MODIFICATION RULES

PREFERRED DISCOUNT
Eff. 7-28-06

This discount will be applied only to private passenger automobiles with a Matrix Plus New Business score of 762 or more.

Rating Chart

NEW VEHICLE DISCOUNT
Eff. 7-30-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2004, model year 2005 will be "current" and model year 2004 will be one year old).

BI Rating Chart

PD Rating Chart

MP Rating Chart

COMP Rating Chart

COLL Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT

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

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

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

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

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2001, model year 2002 will be "current" and model year 2001 will be one year old).

Rating Chart – COMP

Rating Chart – COLL

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VEHICLE USE

The following describes the various vehicle use classifications:

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

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

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

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

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

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

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

3. Be engaged in farming only.

   Exceptions —

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

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

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

Exceptions —

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

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

Rating Chart

NO PRIOR INSURANCE SURCHARGE

New Business Rating

This rule is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance.

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The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

Prior In-Force Rating

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

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

Rating Chart

MATRIX FACTOR
Eff. 5-10-08

The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, number of vehicles insured with Nationwide, and the length of time the policy has been in force with Nationwide.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as "Home and Car" within the Matrix, the Named Insured or a resident relative must also be the Named Insured under a Nationwide Homeowners policy. (The resident relative does not have to be listed on the property policy in order for the Named Insured to qualify for this discount.) See the DEFINITIONS section for eligible companies.

3. If the total number of vehicles insured by Nationwide Mutual Insurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives.

   A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by Nationwide Mutual

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Insurance Company. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

4. "Terms insured with Nationwide" within the Matrix shall be determined by those policies that have been in force in any of the Nationwide Companies (described in the DEFINITIONS section of this manual), which may include an interruption in coverage that did not exceed three years. Any period of interruption shall not be included in determining the length of time the policy has been in force.

New Business Rule

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

Renewal Business Rules

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

BI Matrix Factor

PD Matrix Factor

MDCL Matrix Factor

COMP Matrix Factor

COLL Matrix Factor

ADVANCE QUOTE DISCOUNT
Eff. 8-1-07

This discount applies to new business policies effective on or after January 30, 2006, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for three years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Payments, Family Compensation, Comprehensive, and Collision.

The following rules are applicable:

1. This discount is only applicable for the Nationwide Mutual Insurance Company.
2. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

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TERMS WITH PRIOR CARRIER DISCOUNT

Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums for Bodily Injury, Property Damage, Medical Payments, Family Compensation, Comprehensive, and Collision, shall be modified by the factors listed in the following chart.

The Prior Carriers are grouped as the following:

Group A: Standard Carriers Other than a Nationwide Insurance Company
Group B: All Others

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. This factor cannot be used in combination with the Intra-Agency Discount.
3. Terms with Nationwide (and hence this rating plan) is only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

INTRA-AGENCY TRANSFER DISCOUNT

Eff. 8-1-07

For new business policies issued by Nationwide Mutual Insurance Company effective on or after August 1, 2007, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires when the policy qualifies for the Long Term Policyholder Discount.

The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

Rating Chart

LONG TERM POLICYHOLDER DISCOUNT

Eff. 7-29-04

For policies that have been in force for at least three years at the preferred or standard rates of any Nationwide Company, which may include interruptions in coverage that did not exceed one year, the otherwise applicable premiums shall be reduced. Any period of interruption shall not be included in determining the length of time the policy has been in force.

Rating Chart

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HOME AND CAR DISCOUNT
Eff. 5-10-08

If the Named Insured or a resident relative is also the Named Insured under a Nationwide Mutual Insurance Company Homeowners, Tenants, Condominium or Mobile Homeowners policy, the otherwise applicable premium shall be reduced. (The resident relative does not have to be listed on the property policy in order for the Named Insured to qualify for this discount.)

Rating Chart

AUTO FINANCIAL DISCOUNT
Eff. 7-29-04

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

Rating Chart

ADDITIONAL COVERAGE FOR CUSTOMIZATION
Eff. 9-20-05

This endorsement provides coverage for loss to devices, accessories, enhancements and changes that alter the vehicle's appearance, performance or function (other than those offered by the manufacturer specifically for that model of vehicle) in excess of the $1,500 coverage limit included in the policy.

If this endorsement is added to a vehicle, the otherwise applicable premium for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

If the OEM Loss Settlement Provision and the Additional Coverage for Customization are both present on an insured vehicle, the OEM Loss Settlement Provision DOES NOT apply to the customization portion of the vehicle.

NOTE — The above rule supersedes the Customized Vehicle rule displayed on RS-2 of the Nationwide Rate Symbol manual.

COMP Rating Chart

COLL Rating Chart

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AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions

1. "Married" means a married person living with his or her spouse and includes a person widowed, divorced, legally separated or single only if such person has legal custody of a child resident in his or her household.

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

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

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

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:

   a. The driver is not the titled owner, AND

   b. The driver is under age 25, AND

   c. There are more drivers than vehicles on the policy, AND

   d. There are at least as many non-occasional operators on the policy as there are vehicles.

   If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

   An "Operator Status" of "principal" will be assigned in all other cases.

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

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

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

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

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

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

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

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c. The "Good Student" classification will continue to be applicable for those operators under age 25 who have completed their undergraduate work provided that the operator has:

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

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

(3) Been classified as "married" and been insured with Nationwide for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide.

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

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

DRIVER CLASSIFICATION — Factors
Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

MERIT RATING PLAN FACTOR

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

A. EXPERIENCE PERIOD

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

B. APPLICATION OF SURCHARGES

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

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

MINOR VIOLATIONS

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

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

MAJOR VIOLATIONS

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

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

   b. Failure to submit to a chemical test, OR

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

   d. Falsification of an accident report, OR

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

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

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

   h. Committing a felony with a motor vehicle, OR

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

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

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

   l. Reckless operation of a motor vehicle, OR

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

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

   o. Illegal transportation of hazardous materials or explosives, OR

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

   q. Passing a stopped school bus, OR

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

   s. Other serious violations

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

ACCIDENTS
Eff. 11-21-07

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

2. Chargeable Accident Definition.

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

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

   An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $400. Once the insured has four or more years of continuous coverage with Nationwide, an accident is chargeable when there is damage to any property, including his/her own, in which Nationwide has paid in excess of $1,000.

   Accidents that were surcharged based on the threshold in place at the time of the accident will continue to be surcharged.

   EXCEPTIONS:

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

   a. Lawfully parked, OR

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

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

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

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

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

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

   h. Involved in an accident while in the pursuit of official duties as a law enforcement officer,

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fire fighter, or operator of an emergency vehicle or ambulance, OR

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

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

C. FIRST SEAT BELT VIOLATION FORGIVENESS

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

D. FIRST ACCIDENT FORGIVENESS

The first chargeable accident assigned to a driver will not result in any surcharge if the following are met:

1. The policy has been in force with Nationwide for at least five years, AND

2. No drivers on the policy have any other chargeable accidents or major violations during the prior 35 months, AND

3. There are no other chargeable accidents currently being “forgiven” from a prior application of First Accident Forgiveness associated with any driver assigned to the policy in the prior thirty-five months.

First Accident Forgiveness can apply to only one accident per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.

Accidents forgiven prior to August 1, 2000, will continue to be forgiven.

E. MINOR AND MAJOR VIOLATION SURCHARGE

New Business and Renewal Rating

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

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

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

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Exception:

No points shall be assigned to a driver as the result of a single minor violation provided:

1. The driver has been free of minor violations for the thirty-five months since the most recent occurrence.

2. The policy has been insured with Nationwide for at least three years.

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

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

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

Minor Violation Points Table

Major Violation Points Table

Additive Violation Surcharge Table

F. ACCIDENT SURCHARGE

New Business and Renewal

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

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

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

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G. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

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

2. Addition of Driver

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

H. CHANGES IN DRIVING EXPERIENCE

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

Additive Accident Surcharge Table

ACCIDENT FREE DISCOUNT

If a driver with five years or more driving experience has been free of chargeable accidents for the most recent five years, the applicable driver rate factor shall be reduced. Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date.

This discount will not be applicable if:

1. A driver has had any chargeable accidents “forgiven” under the Merit Rating Plan; OR

2. A driver has been convicted of a major violation within the past five years (see Merit Rating Plan for list of major violations); OR

3. A driver requires the application of the Unverifiable Driving Record Surcharge; OR

4. The policy requires the application of the No Prior Insurance Surcharge.

Rating Chart

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UNVERIFIABLE DRIVER RECORD SURCHARGE

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

Rating Chart

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FINANCIAL RESPONSIBILITY RATE FACTOR
Eff. 1-30-06

Based on Nationwide's Proprietary Credit Scoring Model approved for use in Arkansas, the scoring rules listed below are applicable. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility rate factor.

New Business Scoring

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

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

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

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

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

Renewal Scoring

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

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

3. On a policy where at least one driver has a credit score, the lowest financial responsibility class shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

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

   Move policies to a better credit class upon renewal if:

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

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

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

Move policies to a worse financial responsibility class upon renewal if:

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

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

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

Renewal Scoring Exception: Policies where all drivers were prior "no-hits" or exclusions are subject to the New Business Scoring Rules above.

Terms

No-hit — no credit report is available from the selected vendor.
Exclusion — credit report is available but contains too limited information to score.

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply. If the policy is currently assigned the Financial Responsibility Class 3 Factor because all drivers were credit "no-hits" or exclusion:

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

2. Apply the New Business Scoring Rules.

OR

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

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

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

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

1. The policy retains the current credit class.

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

Rating Chart

Spin-Off Policies

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

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ACCIDENT PREVENTION COURSE DISCOUNT

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

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Office of Motor Vehicles, AND

2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception of the renewal date of the policy term to which this rule applies. The certificate is valid for three years following the date of course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**

Eff. 8-1-08

Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP Full Coverage Base Rates**
COLL $100 Deductible Base Rates**

EXPENSE FEES**

Eff. 8-1-08

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

MODEL YEAR FACTOR**

Eff. 8-1-08

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

OTHER LIMITS AND DEDUCTIBLES

Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

BI Limits
PD Limits
ME Limits
COMP Deductibles
COLL Deductibles

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TERRITORY

Eff. 9-15-06

RATING TERRITORY SCHEDULE

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.

County		Definition	Territory
1	ARKANSAS	Entire County	63
2	ASHLEY	Entire County	62
3	BAXTER	Entire County	66
4	BENTON	72704, 72714, 72719, 72732, 72736, 72738, 72751, 72762, 72764	49
		72632, 72712, 72715, 72718, 72739, 72745, 72756, 72758	50
		72722, 72734, 72747, 72761, 72768	51
		Remainder of County	50
5	BOONE	Entire County	66
6	BRADLEY	Entire County	62
7	CALHOUN	Entire County	62
8	CARROLL	Entire County	66
9	CHICOT	Entire County	62
10	CLARK	Entire County	62
11	CLAY	Entire County	65
12	CLEBURNE	Entire County	64
13	CLEVELAND	Entire County	62
14	COLUMBIA	Entire County	62
15	CONWAY	Entire County	58
16	CRAIGHEAD	Entire County	65
17	CRAWFORD	Entire County	47
18	CRITTENDEN	Entire County	28
19	CROSS	Entire County	65
20	DALLAS	Entire County	62
21	DESHA	Entire County	36
22	DREW	Entire County	36
23	FAULKNER	Entire County	60
24	FRANKLIN	Entire County	66
25	FULTON	Entire County	65
26	GARLAND	71909, 71949, 71956, 71957, 71968	34
		Remainder of County	35
27	GRANT	Entire County	67
28	GREENE	Entire County	53
29	HEMPSTEAD	Entire County	62
30	HOT SPRING	Entire County	40
31	HOWARD	Entire County	62

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County		Definition	Territory
32	INDEPENDENCE	Entire County	65
33	IZARD	Entire County	65
34	JACKSON	Entire County	65
35	JEFFERSON	Entire County	24
36	JOHNSON	Entire County	66
37	LAFAYETTE	Entire County	62
38	LAWRENCE	Entire County	65
39	LEE	Entire County	52
40	LINCOLN	Entire County	62
41	LITTLE RIVER	Entire County	62
42	LOGAN	Entire County	66
43	LONOKE	Entire County	67
44	MADISON	Entire County	66
45	MARION	Entire County	66
46	MILLER	Entire County	25
47	MISSISSIPPI	Entire County	53
48	MONROE	Entire County	63
49	MONTGOMERY	Entire County	62
50	NEVADA	Entire County	62
51	NEWTON	Entire County	66
52	OUACHITA	Entire County	62
53	PERRY	Entire County	66
54	PHILLIPS	Entire County	36
55	PIKE	Entire County	62
56	POINSETT	Entire County	65
57	POLK	Entire County	61
58	POPE	Entire County	66
59	PRARIE	Entire County	65
60	PULASKI	72114, 72201, 72202	54
		72117	55
		72046, 72065, 72103, 72142, 72204, 72206, 72209	57
		72002, 72122, 72205, 72210, 72211, 72212, 72223, 72227	54
		72113	55
		72016, 72023, 72076, 72099, 72116, 72118, 72120	56
		72126, 72135, 72199, 72207	56
		Remainder of County	55
61	RANDOLPH	Entire County	65
62	SAINT FRANCIS	Entire County	52
63	SALINE	Entire County	68
64	SCOTT	Entire County	66
65	SEARCY	Entire County	66
66	SEBASTIAN	72901, 72903, 72904, 72908, 72916	46
		Remainder of County	48
67	SEVIER	Entire County	62
68	SHARPE	Entire County	65
69	STONE	Entire County	65

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County		Definition	Territory
70	UNION	Entire County	7
71	VAN BUREN	Entire County	64
72	WASHINGTON	72701,72703, 72704, 72717, 72727, 72729, 72730, 72738	49
		72744, 72749, 72762, 72764, 72769, 72948	49
		72745, 72756	50
		72722, 72734, 72747, 72753, 72761, 72768, 72774, 72959, 72934	51
		Remainder of County	50
73	WHITE	Entire County	65
74	WOODRUFF	Entire County	65
75	YELL	Entire County	66
Out of State (except LA, MA, MI or NJ)			999

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES
Eff. 8-1-08

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense**

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

Rating Chart**

B. Work Loss

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

Rating Chart

C. Death Benefits, Dismemberment, and Loss of Sight Coverage

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

Rating Chart

EXCESS FAMILY MEDICAL EXPENSE**
Eff.8-1-08

This coverage may be added by endorsement to a policy that provides BI and PD and which is eligible for ME coverage.

Rating Chart**

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**
(Bodily Injury and Property Damage Liability)
Eff. 8-1-08

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

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

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

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

UMBI Premiums**

UIMBI Premiums**

UMPD Premiums

TOWING AND LABOR COSTS

Available on private passenger autos and Classic autos insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Rating Chart

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. 8-1-08

LOU may be afforded to private passenger autos and Classic autos (Regular Use) insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "pre day" limit selected.

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

This endorsement provides coverage for loss to devices designed to emit, amplify, receive, and/or transmit sound, pictures, or data, which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the $1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

Rating Chart

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MISCELLANEOUS VEHICLES

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

MOTOR HOMES

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

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

Motor Home Calculation Charts

TRAILERS**
Eff 8-1-08

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

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

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

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

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

Trailer Calculation Charts

TRUCK CAMPERS**
Eff 8-1-08

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

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

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

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES

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

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

A. RESTRICTED USE

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

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

B. REGULAR USE

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

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

Antique and Classic Automobile Calculation Charts

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

Eff 8-1-08

Annual premiums anticipate reduced usage during winter months.

Includes trail bikes over 350cc or registered.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used principally off public roads. For all other recreational land motor vehicles use applicable private passenger or miscellaneous type rates.

Includes unregistered trail bikes up to 350cc.

Recreational Vehicle Calculation Charts

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MISCELLANEOUS RISKS

USE OF OTHER AUTOMOBILES (UOA)

A. LIMITED FORM

Limited Form is a part of the policy which extends certain coverages, without charge, to the Policyholder, if an individual owner of an automobile, classified and rated private passenger, or if husband and wife either or both of whom own such automobile, while driving a non-owned automobile. Such insurance applies also to relatives of individual if resident of same household. See policy for coverage details.

Available by endorsement to:

1. Co-owners or partners — individuals, other than husband and wife, who jointly own automobile. Coverage extends to:
   a. One such person without charge.
   b. Any other named co-owner or partner for a charge.
2. Employers who wish to extend limited use of other automobiles coverage to employees (including executive officers) who are furnished automobiles for their regular use provided that the car is owned or leased under long term contract by the employer.

   Coverage applies also to spouse of above persons if resident of same household.

B. BROAD FORM

Broad Form extends certain coverages, for a charge, to persons who frequently drive non-owned automobiles. See endorsement for coverage details.

Available to:

1. Individual owners or husband and wife.
2. Co-owners or partners — individuals other than husband and wife.
3. Employees (including executive officers).
4. Relatives of any above named person who is eligible for Broad Form coverage, if resident of same household.

Coverage applies also to spouse of above persons if resident of same household.

NOT available to:

1. Employees of banks or finance companies, persons operating public or livery conveyances, school bus drivers, parking lot or service station attendants, mechanics, or car salespersons, OR
2. Truck drivers and chauffeurs except for operation of automobiles belonging to the federal or state government or political subdivision.

Rating Chart
Government Employees Rating Factor

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NAMED NON-OWNER POLICY (NNO)

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

A. INTERESTS COVERED

Policyholder and spouse, if resident in the same household, for:

1. Operation by either, or on behalf of either, of non-owned automobile, OR

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

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.

2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.

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

4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.

5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

If occupational, professional, or business duties	Reg.	Special*
1. Customarily involve use of automobiles other than public or livery conveyances (no age restriction).....	192%	240%
2. Customarily involve use of passenger automobiles only and there is:		
a. A male operator under age 25.....	164	230
b. No male operator under age 25.....	144	202

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3. Do not customarily involve use of automobiles and there is:

   a. A male operator under age 25..... 87 230

   b. No male operator under age 25..... 58 164

These percentages may apply to an automobile furnished for regular use in business of U.S. Government.

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

NOTE — The premiums produced by the factors above are not subject any further rate modification.

NNO_Calculation Charts

COMPREHENSIVE FAMILY LIABILITY (CFL)

NON-FARM — Written as a separate coverage on either the Auto or CFL—Auto Combination policy. If the Policyholder's vehicle is insured with Nationwide, coverage MUST be written on that policy. (Use Auto policy if CFL is written alone.)

FARM — Written as a separate coverage on the Auto policy covering the Policyholder's automobile. If no automobile is insured with Nationwide, CFL may be written alone on an Auto policy. CFL—Farm endorsement must be attached to the Auto policy.

NOTE — There is no provision for writing Farm Employers' liability.

A. COVERAGE

Covers Policyholder and members of the family residing in the same household. Any other person desiring coverage must purchase a separate policy. Liability and Medical Payment limits are written only in combination shown in the rate schedule.

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

   NOTE — CFL—Farm provides coverage for a partnership of which the Policyholder is a partner. There is no coverage for individuals, other than the Policyholder, comprising the partnership, except as they may be covered as relatives resident in the Policyholder's household.

2. With respect to CFL—Farm:

   Farms where the principal purpose of the farm is manufacturing or processing of commodities not produced entirely by the Policyholder, such as, but not restricted to, creameries and dairies when milk is bought from other farmers for processing.

3. Real estate brokers.

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C. CLASSIFICATION CLASS

1. All individuals other than farmers..... 1

2. Farmers, either not engaged in custom farming or with annual receipts from custom farming not exceeding $500 and total acreage:

   a. does not exceed 160..... 2
   b. exceeds160 but not 500..... 3
   c. exceeds 500 but not 2000..... 4

3. Farmers whose annual receipts from custom farming exceed $500 but do not exceed $3,000 and total acreage:

   a. does not exceed 160..... 5
   b. exceeds160 but not 500..... 6
   c. exceeds 500 but not 2000..... 7

4. Farmers whose total acreage exceeds 2000 (submit to Underwriting)..... 8

5. Farmers whose annual receipts from custom farming exceed $3,000 are classified under item 3b. above; however, coverage for custom farming operations is not granted by the policy terms.

D. PREMIUM

1. Class 1

   a. Charge “basic” premium for Policyholder’s principal residence.

   b. Charge “additional residence” premium for each additional dwelling unit (including cottages and cabins) where the Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

   c. Coverage may be extended to one- or two-family dwellings owned but not occupied in any part by Policyholder or spouse, and rented to others or held for rental, by marking proper entry in “Declarations.” If such coverage is granted, charge “additional residence” premium for each such dwelling unit.

      NOTE — Real estate brokers or persons owning more than three rental dwelling units are ineligible for this extended coverage. If Policyholder or spouse resides in a multiple dwelling owned by either, the part of such multiple dwelling rented to others shall not be considered in determining eligibility for this extended coverage.

      Additional dwellings acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

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2. Classes 2, 3, 4, 5, 6 or 7

   a. Charge “basic” premium for appropriate classification based on total acreage owned, rented or operated by Policyholder, including any acreage owned, rented or operated by a partnership of which the Policyholder is a partner. “Basic” premium includes charge for Policyholder's principal residence.

   b. Charge “additional residence” premium for:

      (1) Each additional dwelling where Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

      (2) Each unit of all one- or two-family dwellings owned but not occupied by Policyholder or spouse. Such dwellings must be included, whether on farm premises or not and regardless of whether rent money is collected. Any such dwellings located on farms owned by a partnership of which Policyholder is a partner must also be included at the “additional residence” charge.

      NOTE — Coverage for such units need not be activated in the “Declarations” since it is provided automatically by CFL—Farm Endorsement.

      Additional dwellings or acreage acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

      EXCEPTION — If ALL partners have Nationwide CFL—Farm coverage, the classification for each partner is determined as follows:

      (a) Charge for all exposure (acreage, residences and custom farming receipts) owned or operated by the Policyholder separately from the partnership.

      (b) Add to this a proportionate share of all partnership exposure. If the number of residences thus determined ends in a fraction, round to the next higher whole number.

   Submit the name and policy number of all partners. For proper coverage, individual or partnership farmers living in urban residences must be issued the CFL—Farm endorsement.

Semi-Annual Premium-Basic
Additional Residences

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GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT

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

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

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

CANCELLATIONS

A. REQUESTS

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

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

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

5. Only part of the coverages are cancelled.

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6. The Policyholder enters the Armed Services.

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

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

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.

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

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

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

1. The vehicle is destroyed, stolen, sold, or junked.
2. The Policyholder has died.
3. Cancellation is initiated by the Company.

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

1. Louisiana,
2. Massachusetts, AND
3. New Jersey.

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

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PAYMENT OPTIONS
Eff. 4-1-07

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $5.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. BAD CHECKS

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

D. LATE PAYMENT FEE

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

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PRORATE TABLES

PRORATE TABLES – SEMI-ANNUAL POLICIES**

Eff. 8-1-08

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

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No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
38	20.9	84	46.2	130	71.4	175	96.2
39	21.4	85	46.7	131	72	176	96.7
40	22	86	47.3	132	72.5	177	97.3
41	22.5	87	47.8	133	73.1	178	97.8
42	23.1	88	48.4	134	73.6	179	98.4
43	23.6	89	48.9	135	74.2	180	98.9
44	24.2	90	49.5	136	74.7	181	99.5
45	24.7	91	50	137	75.3	182	100
46	25.3	92	50.5				

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PRORATE TABLES – ANNUAL POLICIES-2**
Eff. 8-1-08

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

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

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PRORATE TABLES – ANNUAL POLICIES-3**
Eff. 8-1-08

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

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

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CALCULATIONS, QUICK REFERENCES, & CHARTS

ADF PRIVATE PASSENGER PPA

QUICK REFERENCE

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

CALCULATION PPA BI ADF Individual Coverage Driver Factor
RX03PPABI3003
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE80
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COLL ADF Individual Coverage Driver Factor

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RX03PPACOLL3002
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE83
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COMP ADF Individual Coverage Driver Factor
RX03PPACOMP3004
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE82
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA MDCL ADF Individual Coverage Driver Factor
RX03PPAMDCL3005
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE85
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73

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Step	Description	Chart Name
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

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CALCULATION PPA PD ADF Individual Coverage Driver Factor
RX03PPAPD3006
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE81
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	

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Step	Description	Chart Name
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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ADF MOTORCYCLE MC
QUICK REFERENCE

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

CALCULATION MC BI ADF Individual Coverage Driver Factor
RX03MOCYBI3007
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI86
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COLL ADF Individual Coverage Driver Factor
RX03MOCYCOLL3008
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI85
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COMP ADF Individual Coverage Driver Factor
RX03MOCYCOMP3009
Renewal Effective Date: AUG-18-2000

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New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI84
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC MDCL ADF Individual Coverage Driver Factor
RX03MOCYMDCL3010
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI88
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PD ADF Individual Coverage Driver Factor
RX03MOCYPD3011
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI87
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	

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Step	Description	Chart Name
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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ADF ANTIQUE and CLASSICS AC
QUICK REFERENCE

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

CALCULATION AC BI ADF Individual Coverage Driver Factor
RX03ANTQBI3044
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE80
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COLL ADF Individual Coverage Driver Factor
RX03ANTQCOLL3045
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE83
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COMP ADF Individual Coverage Driver Factor
RX03ANTQCOMP3046
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE82
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC MDCL ADF Individual Coverage Driver Factor
RX03ANTQMDCL3047
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE85
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270

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

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CALCULATION AC PD ADF Individual Coverage Driver Factor
RX03ANTQPD3048
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE81
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	

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Step	Description	Chart Name
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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PRIVATE PASSENGER PPA
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	EMDCL	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X					X	X					
Auto Financial Discount Factor		X	X	X					X	X					
Average Driver Factor		X	X	X					X	X					
BI Matrix Factor		X													
Base Rate	X	X	X	X	X	X	X	X	X	X		X	X	X	X
COLL Matrix Factor			X												
COMP Matrix Factor				X											
Coverage Expense Fee		X	X	X					X	X					
Coverage Rating Year Plus One											X				
Customized Vehicle COLL Factor			X												
Customized Vehicle COLL Factor Plus			X												
Customized Vehicle COMP Factor				X											
Customized Vehicle COMP Factor Plus				X											
Home and Car Discount Factor		X	X	X					X	X	X				
Limit/Deductible Factor		X	X	X					X	X					
MP Matrix Factor									X						
New Vehicle Discount Factor		X	X	X					X	X					
OEM Endorsement Factor			X	X											
PD Matrix Factor										X					
Passive Occupant Restraint Discount Factor	X						X		X						
Policy UOA Endorsement Amount 1		X													
Policy UOA Endorsement Factor 1		X								X					
Policy Use of Other Auto Endor Amount		X													
Policy Use of Other Auto Govt Amt		X								X					
Preferred Discount	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Prior Insurance Surcharge Factor		X	X	X					X	X			X	X	X
Rate Symbol Factor		X	X	X					X	X	X				
Rate Symbol Plus Factor			X	X							X				

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	AD	BI	COLL	COMP	EEC	EMDCL	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Terms with Prior Carrier Factor		X	X	X					X	X					
Vehicle Model Year Factor		X	X	X					X	X					
Vehicle Use Factor		X	X	X					X	X					

CALCULATION PPA AD Coverage Premium
RX03PPAAD1478
Effective Date: JUL-28-2006

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Base Rate = Base Rate	
5.	Result = Base Rate * Preferred Discount (ten cents rounded)	
6.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA BI Coverage Premium
RX03PPABI1479
Effective Date: AUG-01-2007

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Symbol Factor	RX03TB15
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC13
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC23
7.	Determine Limit/Deductible Factor	RX03TD03
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Preferred Discount	RX03TM22
11.	Determine BI Matrix Factor	RX03TM12
12.	Determine Advance Quote Discount Factor	RX03TM20
13.	Determine Terms with Prior Carrier Factor	RX03TF91
14.	Determine Home and Car Discount Factor	RX03TI35
15.	Determine Auto Financial Discount Factor	RX03TI83
16.	Determine Coverage Expense Fee	RX03TF78
17.	Result = Base Rate * Preferred Discount (ten cents rounded)	
18.	* Rate Symbol Factor (ten cents rounded)	
19.	* Vehicle Model Year Factor (ten cents rounded)	
20.	* New Vehicle Discount Factor (ten cents rounded)	
21.	* Limit/Deductible Factor (ten cents rounded)	
22.	* Vehicle Use Factor (ten cents rounded)	

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Step	Description	Chart Name
23.	* Average Driver Factor (ten cents rounded)	
24.	* Prior Insurance Surcharge Factor (ten cents rounded)	
25.	Calculate Policy UOA Endorsement Amount 1	RX03PPABI3322
26.	+ Policy Use of Other Auto Endor Amount (ten cents rounded)	
27.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
28.	* BI Matrix Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Home and Car Discount Factor (ten cents rounded)	
32.	* Auto Financial Discount Factor (ten cents rounded)	
33.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03PPACBR1480
Effective Date: JUL-28-2006

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Preferred Discount	RX03TM22
3.	Result = Base Rate * Preferred Discount (ten cents rounded)	

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CALCULATION PPA COLL Coverage Premium
RX03PPACOLL1481
Effective Date: AUG-01-2007

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Symbol Factor	RX03TB02
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC22
6.	Determine Limit/Deductible Factor	RX03TD02
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine OEM Endorsement Factor	RX03TE99
10.	Determine COLL Matrix Factor	RX03TM13
11.	Determine Advance Quote Discount Factor	RX03TM20
12.	Determine Terms with Prior Carrier Factor	RX03TF91
13.	Determine Preferred Discount	RX03TM22
14.	Determine Home and Car Discount Factor	RX03TI35
15.	Determine Auto Financial Discount Factor	RX03TI83
16.	Determine Coverage Expense Fee	RX03TF78
17.	Calculate Rate Symbol Factor	RX03PPACOLL3575
18.	Result = Base Rate * Preferred Discount (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* OEM Endorsement Factor (ten cents rounded)	
24.	* Vehicle Use Factor (ten cents rounded)	
25.	* Average Driver Factor (ten cents rounded)	
26.	* Prior Insurance Surcharge Factor (ten cents rounded)	
27.	* COLL Matrix Factor (ten cents rounded)	
28.	* Advance Quote Discount Factor (ten cents rounded)	
29.	* Terms with Prior Carrier Factor (ten cents rounded)	
30.	* Home and Car Discount Factor (ten cents rounded)	
31.	* Auto Financial Discount Factor (ten cents rounded)	
32.	Calculate Customized Vehicle COLL Factor	RX03PPACOLL13970
33.	+ Result 2 (ten cents rounded)	
34.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA COMP Coverage Premium
RX03PPACOMP1482
Effective Date: AUG-01-2007

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Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Symbol Factor	RX03TB01
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC21
6.	Determine Limit/Deductible Factor	RX03TD01
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine OEM Endorsement Factor	RX03TE98
10.	Determine COMP Matrix Factor	RX03TM14
11.	Determine Advance Quote Discount Factor	RX03TM20
12.	Determine Terms with Prior Carrier Factor	RX03TF91
13.	Determine Preferred Discount	RX03TM22
14.	Determine Home and Car Discount Factor	RX03TI35
15.	Determine Auto Financial Discount Factor	RX03TI83
16.	Determine Coverage Expense Fee	RX03TF78
17.	Calculate Rate Symbol Factor	RX03PPACOMP3324
18.	Result = Base Rate * Preferred Discount (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* OEM Endorsement Factor (ten cents rounded)	
24.	* Vehicle Use Factor (ten cents rounded)	
25.	* Average Driver Factor (ten cents rounded)	
26.	* Prior Insurance Surcharge Factor (ten cents rounded)	
27.	* COMP Matrix Factor (ten cents rounded)	
28.	* Advance Quote Discount Factor (ten cents rounded)	
29.	* Terms with Prior Carrier Factor (ten cents rounded)	
30.	* Home and Car Discount Factor (ten cents rounded)	
31.	* Auto Financial Discount Factor (ten cents rounded)	
32.	Calculate Customized Vehicle COMP Factor	RX03PPACOMP13971
33.	+ Result 2 (ten cents rounded)	
34.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA EXMDCL Coverage Premium
RX03PPAEXMDCL1483
Effective Date: JUL-28-2006

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Preferred Discount	RX03TM22
3.	Result = Base Rate * Preferred Discount (ten cents rounded)	

CALCULATION PPA LOI Coverage Premium
RX03PPALOI1484
Effective Date: JUL-28-2006

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA LOU Coverage Premium
RX03PPALOU1485
Effective Date: JUL-28-2006

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Preferred Discount	RX03TM22
3.	Result = Base Rate * Preferred Discount (ten cents rounded)	

CALCULATION PPA MDCL Coverage Premium
RX03PPAMDCL1486
Effective Date: AUG-01-2007

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Symbol Factor	RX03TB17
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC15
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC25
7.	Determine Limit/Deductible Factor	RX03TD13
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
11.	Determine MP Matrix Factor	RX03TM15
12.	Determine Advance Quote Discount Factor	RX03TM20
13.	Determine Terms with Prior Carrier Factor	RX03TF91
14.	Determine Preferred Discount	RX03TM22

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Step	Description	Chart Name
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83
17.	Determine Coverage Expense Fee	RX03TF78
18.	Result = Base Rate * Preferred Discount (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Prior Insurance Surcharge Factor (ten cents rounded)	
26.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
27.	* MP Matrix Factor (ten cents rounded)	
28.	* Advance Quote Discount Factor (ten cents rounded)	
29.	* Terms with Prior Carrier Factor (ten cents rounded)	
30.	* Home and Car Discount Factor (ten cents rounded)	
31.	* Auto Financial Discount Factor (ten cents rounded)	
32.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA PD Coverage Premium
RX03PPAPD1488
Effective Date: AUG-01-2007

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Symbol Factor	RX03TB16
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC14
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC24
7.	Determine Limit/Deductible Factor	RX03TD04
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Policy Expense Fee	RX03TF73
11.	Determine PD Matrix Factor	RX03TM16
12.	Determine Advance Quote Discount Factor	RX03TM20
13.	Determine Terms with Prior Carrier Factor	RX03TF91
14.	Determine Preferred Discount	RX03TM22
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83
17.	Determine Coverage Expense Fee	RX03TF78
18.	Result = Base Rate * Preferred Discount (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Prior Insurance Surcharge Factor (ten cents rounded)	
26.	Calculate Policy Use of Other Auto Govt Amt	RX03PPAPD3325
27.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
28.	* PD Matrix Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Home and Car Discount Factor (ten cents rounded)	
32.	* Auto Financial Discount Factor (ten cents rounded)	
33.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA TL Coverage Premium
RX03PPATL1489
Effective Date: JUL-28-2006

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA51

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Step	Description	Chart Name
2.	Determine Preferred Discount	RX03TM22
3.	Result = Base Rate * Preferred Discount (ten cents rounded)	

CALCULATION PPA UIMBI Coverage Premium
RX03PPAUIMBI1490
Effective Date: JUL-28-2006

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Preferred Discount (ten cents rounded)	

CALCULATION PPA UMBI Coverage Premium
RX03PPAUMBI1491
Effective Date: JUL-28-2006

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Preferred Discount (ten cents rounded)	

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CALCULATION PPA UMPD Coverage Premium
RX03PPAUMPD1492
Effective Date: JUL-28-2006

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Preferred Discount (ten cents rounded)	

CALCULATION PPA BI Policy UOA Endorsement Amount 1
RX03PPABI3322
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	If UOA Code 1 > 0	
2.	Policy UOA Endorsement Code = UOA Code 1	
3.	Else	
4.	Policy UOA Endorsement Code = UOA Code 2	
5.	End - If	
6.	Determine Policy UOA Endorsement Amount 1	RX03TF01
7.	Determine Policy UOA Endorsement Factor 1	RX03TF28
8.	Result Coverage Premium1 = Base Rate * Rate Symbol Factor (ten cents rounded)	
9.	* Limit/Deductible Factor (ten cents rounded)	
10.	Policy Use of Other Auto Govt Amt = Result Coverage Premium1 * Policy UOA Endorsement Factor 1 (cents rounded)	
11.	Policy Use of Other Auto Endor Amount = Policy UOA Endorsement Amount 1 * Limit/Deductible Factor (cents rounded)	

CALCULATION PPA COLL Customized Vehicle COLL Factor
RX03PPACOLL13970
Effective Date: SEP-20-2005

Step	Description	Chart Name
1.	Result 2 = 0	
2.	If Stated Amount > 1500	
3.	Customized Vehicle Units = (Stated Amount - 1501) / 500	
4.	+ 01	
5.	Determine Customized Vehicle COLL Factor	RX03TB22
6.	If Customized Vehicle Units > 5	
7.	Result Cost Class = Customized Vehicle Units - 05	
8.	Customized Vehicle COLL Factor Plus = Result Cost Class * Customized Vehicle COLL Factor Plus (tenth cent rounded)	
9.	Customized Vehicle COLL Factor = Customized Vehicle COLL Factor + Customized Vehicle COLL Factor Plus (tenth cent rounded)	
10.	End - If	

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Step	Description	Chart Name
11.	Result 2 = Result * Customized Vehicle COLL Factor (cents rounded)	
12.	End - If	

CALCULATION PPA COLL Rate Symbol Factor
RX03PPACOLL3575
Effective Date: SEP-27-2006

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

CALCULATION PPA COMP Customized Vehicle COMP Factor
RX03PPACOMP13971
Effective Date: SEP-20-2005

Step	Description	Chart Name
1.	Result 2 = 0	
2.	If Stated Amount > 1500	
3.	Customized Vehicle Units = (Stated Amount - 1501) / 500	
4.	+ 01	
5.	Determine Customized Vehicle COMP Factor	RX03TB21
6.	If Customized Vehicle Units > 5	
7.	Result Cost Class = Customized Vehicle Units - 05	
8.	Customized Vehicle COMP Factor Plus = Result Cost Class * Customized Vehicle COMP Factor Plus (tenth cent rounded)	
9.	Customized Vehicle COMP Factor = Customized Vehicle COMP Factor + Customized Vehicle COMP Factor Plus (tenth cent rounded)	
10.	End - If	
11.	Result 2 = Result * Customized Vehicle COMP Factor (cents rounded)	
12.	End - If	

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CALCULATION PPA COMP Rate Symbol Factor
RX03PPACOMP3324
Effective Date: SEP-27-2006

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

CALCULATION PPA PD Policy Use of Other Auto Govt Amt
RX03PPAPD3325
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Policy UOA Endorsement Factor 1	RX03TF28
2.	Result2 = Base Rate * Rate Symbol Factor (ten cents rounded)	
3.	* Limit/Deductible Factor (ten cents rounded)	
4.	Policy Use of Other Auto Govt Amt = Policy UOA Endorsement Factor 1 * Result2	

CALCULATION PPA PLCY Vehicle Age
RX03PPAPLCY10010
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	If Coverage Rating Month < 10	
2.	If Model Year > Coverage Rating Year	
3.	Vehicle Age = 0	
4.	Else	
5.	Vehicle Age = Coverage Rating Year - Model Year	
6.	End - If	
7.	Else	
8.	Coverage Rating Year Plus One = Coverage Rating Year + 01	
9.	If Model Year > Coverage Rating Year Plus One	
10.	Vehicle Age = 0	
11.	Else	
12.	Vehicle Age = Coverage Rating Year Plus One - Model Year	
13.	End - If	
14.	End - If	

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CALCULATION PPA PLCY Rate Symbol Factor
RX03PPAPLCY15010
Effective Date: SEP-27-2006

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

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MOTORCYCLE MC
QUICK REFERENCE

	AD	BI	COLL	COMP	EXMDCL	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Average Driver Factor		X	X	X			X	X			
Base Rate	X	X	X	X	X	X	X	X	X	X	X
Engine Size Percent		X	X	X				X			
Limit/Deductible Factor		X	X	X			X	X			
Rate Factor	X	X	X	X	X	X	X	X	X	X	X
Vehicle Model Year Factor		X	X	X			X	X			

CALCULATION MC AD Coverage Premium
RX03MOCYAD1511
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC BI Coverage Premium
RX03MOCYBI1512
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC13
4.	Determine Limit/Deductible Factor	RX03TD03
5.	Determine Engine Size Percent	RX03TI91
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC COLL Coverage Premium
RX03MOCYCOLL1513
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Determine Limit/Deductible Factor	RX03TD02
5.	Determine Engine Size Percent	RX03TI90
6.	Result = Base Rate * Rate Factor (ten cents rounded)	

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Step	Description	Chart Name
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC COMP Coverage Premium
RX03MOCYCOMP1514
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Determine Limit/Deductible Factor	RX03TD01
5.	Determine Engine Size Percent	RX03TI89
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC EXMDCL Coverage Premium
RX03MOCYEXMDCL1515
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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CALCULATION MC LOI Coverage Premium
RX03MOCYLOI1516
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC MDCL Coverage Premium
RX03MOCYMDCL1517
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Result = Base Rate * Rate Factor (ten cents rounded)	
6.	* Vehicle Model Year Factor (ten cents rounded)	
7.	* Limit/Deductible Factor (ten cents rounded)	
8.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC PD Coverage Premium
RX03MOCYPD1519
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Engine Size Percent	RX03TI92
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC UIMBI Coverage Premium
RX03MOCYUIMBI1520
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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CALCULATION MC UMBI Coverage Premium
RX03MOCYUMBI1521
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC UMPD Coverage Premium
RX03MOCYUMPD1522
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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RECREATIONAL VEHICLE RV

QUICK REFERENCE

	BI	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X
Limit/Deductible Factor	X	X			
Rate Factor			X	X	X

CALCULATION RV BI Coverage Premium
RX03RVBI1554
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA16
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV COLL Coverage Premium
RX03RVCOLL1555
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA55

CALCULATION RV COMP Coverage Premium
RX03RVCOMP1556
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA54

CALCULATION RV MDCL Coverage Premium
RX03RVMDCL1558
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA58

CALCULATION RV PD Coverage Premium
RX03RVPD1560
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA17
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV UIMBI Coverage Premium
RX03RVUIMBI1562
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMBI Coverage Premium
RX03RVUMBI1563
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMPD Coverage Premium
RX03RVUMPD1564
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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TRAILERS SV
QUICK REFERENCE

	COLL	COMP	PLCY
Auto Financial Discount Factor	X	X	
Base Rate	X	X	
Home and Car Discount Factor	X	X	X
Long Term Policyholder Discount Factor	X	X	
Rate Symbol Factor	X	X	

CALCULATION SV COLL Coverage Premium
RX03SUPLCOLL1566
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA20
2.	Determine Rate Symbol Factor	RX03TB06
3.	Determine Long Term Policyholder Discount Factor	RX03TI33
4.	Determine Home and Car Discount Factor	RX03TI35
5.	Determine Auto Financial Discount Factor	RX03TI83
6.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
7.	If Full Term Policy Months = Annual	
8.	* 02 (ten cents rounded)	
9.	End - If	
10.	* Long Term Policyholder Discount Factor (ten cents rounded)	
11.	* Home and Car Discount Factor (ten cents rounded)	
12.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV COMP Coverage Premium
RX03SUPLCOMP1567
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA19
2.	Determine Rate Symbol Factor	RX03TB05
3.	Determine Long Term Policyholder Discount Factor	RX03TI33
4.	Determine Home and Car Discount Factor	RX03TI35
5.	Determine Auto Financial Discount Factor	RX03TI83
6.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
7.	If Full Term Policy Months = Annual	
8.	* 02 (ten cents rounded)	
9.	End - If	
10.	* Long Term Policyholder Discount Factor (ten cents rounded)	
11.	* Home and Car Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
12.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV PE Coverage Premium
RX03SUPLPE1568
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61

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COMPREHENSIVE FAMILIY LIABILITY CFL

QUICK REFERENCE

	CFL
Base Rate	X
CFL Additional Rate	X

CALCULATION CFL CFL Coverage Premium
RX03CFLPLCY1862
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA43
2.	Determine CFL Additional Rate	RX03TI06
3.	Result = Coverage Additional Residence Count * CFL Additional Rate (ten cents rounded)	
4.	+ Base Rate (ten cents rounded)	

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MOTORHOME MH
QUICK REFERENCE

	AD	BI	COLL	COMP	EMDCL	LOI	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Auto Financial Discount Factor		X	X	X			X	X				
Base Rate	X	X	X	X	X	X	X	X		X	X	X
Home and Car Discount Factor		X	X	X			X	X	X			
Limit/Deductible Factor		X	X	X			X	X				
Long Term Policyholder Discount Factor		X	X	X			X	X				
Passive Occupant Restraint Discount Factor	X					X	X					
Rate Factor	X	X	X	X	X	X	X	X		X	X	X
Rate Symbol Factor			X	X								
Rate Symbol Plus Factor			X	X								
Vehicle Model Year Factor		X	X	X			X	X				

CALCULATION MH AD Coverage Premium
RX03MOHMAD1524
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH BI Coverage Premium
RX03MOHMBI1525
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC13
4.	Determine Limit/Deductible Factor	RX03TD03
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Factor (ten cents rounded)	
9.	* Vehicle Model Year Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* Long Term Policyholder Discount Factor (ten cents rounded)	
12.	* Home and Car Discount Factor (ten cents rounded)	
13.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03MOHMCBR1526
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53

CALCULATION MH COLL Coverage Premium
RX03MOHMCOLL1527
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB02
4.	Determine Vehicle Model Year Factor	RX03TC12
5.	Determine Limit/Deductible Factor	RX03TD02
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Calculate Rate Symbol Factor	RX03MOHMCOLL3576
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Rate Symbol Factor (ten cents rounded)	
12.	* Vehicle Model Year Factor (ten cents rounded)	
13.	* Limit/Deductible Factor (ten cents rounded)	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH COMP Coverage Premium
RX03MOHMCOMP1528
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB01
4.	Determine Vehicle Model Year Factor	RX03TC11
5.	Determine Limit/Deductible Factor	RX03TD01
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Calculate Rate Symbol Factor	RX03MOHMCOMP3577
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Rate Symbol Factor (ten cents rounded)	
12.	* Vehicle Model Year Factor (ten cents rounded)	

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Step	Description	Chart Name
13.	* Limit/Deductible Factor (ten cents rounded)	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH EXMDCL Coverage Premium
RX03MOHMEXMDCL1529
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH LOI Coverage Premium
RX03MOHMLOI1530
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH LOU Coverage Premium
RX03MOHMLOU1531
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52

CALCULATION MH MDCL Coverage Premium
RX03MOHMMDCL1532
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Result = Base Rate * Rate Factor (ten cents rounded)	
10.	* Vehicle Model Year Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
13.	* Long Term Policyholder Discount Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH PD Coverage Premium
RX03MOHMPD1535
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Factor (ten cents rounded)	
9.	* Vehicle Model Year Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* Long Term Policyholder Discount Factor (ten cents rounded)	
12.	* Home and Car Discount Factor (ten cents rounded)	
13.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH PE Coverage Premium
RX03MOHMPE1533
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61

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CALCULATION MH TL Coverage Premium
RX03MOHMTL1536
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA51

CALCULATION MH UIMBI Coverage Premium
RX03MOHMUIMBI1537
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMBI Coverage Premium
RX03MOHMUMBI1538
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMPD Coverage Premium
RX03MOHMUMPD1539
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH COLL Rate Symbol Factor
RX03MOHMCOLL3576
Effective Date: SEP-27-2006

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

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Step	Description	Chart Name
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION MH COMP Rate Symbol Factor
RX03MOHMCOMP3577
Effective Date: SEP-27-2006

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

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NAMED NON OWNER NNO
QUICK REFERENCE

	BI	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X	X	X
Coverage Premium		X			X	X	X
Limit/Deductible Factor	X		X	X			

CALCULATION NNO AD Coverage Premium
RX03NNOAD1541
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22

CALCULATION NNO BI Coverage Premium
RX03NNOBI1542
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO EXMDCL Coverage Premium
RX03NNOEXMDCL1544
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33

CALCULATION NNO LOI Coverage Premium
RX03NNOLOI1545
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Coverage Premium = Base Rate	

CALCULATION NNO MDCL Coverage Premium
RX03NNOMDCL1546
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Limit/Deductible Factor	RX03TD13

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Step	Description	Chart Name
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO PD Coverage Premium
RX03NNOPD1549
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO UIMBI Coverage Premium
RX03NNOUIMBI1550
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Coverage Premium = Base Rate	

CALCULATION NNO UMBI Coverage Premium
RX03NNOUMBI1551
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Coverage Premium = Base Rate	

CALCULATION NNO UMPD Coverage Premium
RX03NNOUMPD1552
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Coverage Premium = Base Rate	

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ANTIQUE and CLASSICS AC
QUICK REFERENCE

	AD	BI	COLL	COMP	EMDCL	LOI	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X			X	X				
Auto Financial Discount Factor		X	X	X			X	X				
Average Driver Factor		X	X	X			X	X				
BI Matrix Factor		X										
Base Rate	X	X			X	X	X	X		X	X	X
COLL Matrix Factor			X									
COMP Matrix Factor				X								
Coverage Expense Fee		X					X	X				
Coverage Premium					X							
Home and Car Discount Factor		X	X	X			X	X	X			
Limit/Deductible Factor		X	X	X			X	X				
Long Term Policyholder Discount Factor		X	X	X			X	X				
MP Matrix Factor							X					
PD Matrix Factor								X				
Passive Occupant Restraint Discount Factor	X					X	X					
Prior Insurance Surcharge Factor		X	X	X			X	X		X	X	X
Rate Factor		X	X	X			X	X				
Terms with Prior Carrier Factor		X	X	X			X	X				
Vehicle Use Factor		X	X	X			X	X				

CALCULATION AC AD Coverage Premium
RX03ANTQAD1463
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION AC BI Coverage Premium
RX03ANTQBI1464
Effective Date: AUG-01-2007

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Rate Factor (ten cents rounded)	
5.	* Long Term Policyholder Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
6.	* Home and Car Discount Factor (ten cents rounded)	
7.	* Auto Financial Discount Factor (ten cents rounded)	
8.	Else	
9.	Determine Base Rate	RX03TA03
10.	Determine Limit/Deductible Factor	RX03TD03
11.	Determine Vehicle Use Factor	RX03TE54
12.	Determine Prior Insurance Surcharge Factor	RX03TE20
13.	Determine BI Matrix Factor	RX03TM12
14.	Determine Advance Quote Discount Factor	RX03TM20
15.	Determine Terms with Prior Carrier Factor	RX03TF91
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Auto Financial Discount Factor	RX03TI83
18.	Determine Coverage Expense Fee	RX03TF78
19.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
20.	* Vehicle Use Factor (ten cents rounded)	
21.	* Average Driver Factor (ten cents rounded)	
22.	* Prior Insurance Surcharge Factor (ten cents rounded)	
23.	* BI Matrix Factor (ten cents rounded)	
24.	* Advance Quote Discount Factor (ten cents rounded)	
25.	* Terms with Prior Carrier Factor (ten cents rounded)	
26.	* Home and Car Discount Factor (ten cents rounded)	
27.	* Auto Financial Discount Factor (ten cents rounded)	
28.	+ Coverage Expense Fee (ten cents rounded)	
29.	End - If	

CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03ANTQCBR1465
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53

CALCULATION AC COLL Coverage Premium
RX03ANTQCOLL1466
Effective Date: AUG-01-2007

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Stated Amount / 100	
4.	* Limit/Deductible Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
8.	Else	
9.	Determine Limit/Deductible Factor	RX03TD07
10.	Determine Vehicle Use Factor	RX03TE54
11.	Determine Prior Insurance Surcharge Factor	RX03TE20
12.	Determine COLL Matrix Factor	RX03TM13
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83
17.	Result = Stated Amount / 100	
18.	* Limit/Deductible Factor (ten cents rounded)	
19.	* Vehicle Use Factor (ten cents rounded)	
20.	* Average Driver Factor (ten cents rounded)	
21.	* Prior Insurance Surcharge Factor (ten cents rounded)	
22.	* COLL Matrix Factor (ten cents rounded)	
23.	* Advance Quote Discount Factor (ten cents rounded)	
24.	* Terms with Prior Carrier Factor (ten cents rounded)	
25.	* Home and Car Discount Factor (ten cents rounded)	
26.	* Auto Financial Discount Factor (ten cents rounded)	
27.	End - If	

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CALCULATION AC COMP Coverage Premium
RX03ANTQCOMP1467
Effective Date: AUG-01-2007

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Stated Amount / 100	
4.	* Limit/Deductible Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Limit/Deductible Factor	RX03TD06
11.	Determine Vehicle Use Factor	RX03TE54
12.	Determine Prior Insurance Surcharge Factor	RX03TE20
13.	Determine COMP Matrix Factor	RX03TM14
14.	Determine Advance Quote Discount Factor	RX03TM20
15.	Determine Terms with Prior Carrier Factor	RX03TF91
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Auto Financial Discount Factor	RX03TI83
18.	Result = Stated Amount / 100	
19.	* Limit/Deductible Factor (ten cents rounded)	
20.	* Vehicle Use Factor (ten cents rounded)	
21.	* Average Driver Factor (ten cents rounded)	
22.	* Prior Insurance Surcharge Factor (ten cents rounded)	
23.	* COMP Matrix Factor (ten cents rounded)	
24.	* Advance Quote Discount Factor (ten cents rounded)	
25.	* Terms with Prior Carrier Factor (ten cents rounded)	
26.	* Home and Car Discount Factor (ten cents rounded)	
27.	* Auto Financial Discount Factor (ten cents rounded)	
28.	End - If	

CALCULATION AC EXMDCL Coverage Premium
RX03ANTQEXMDCL1468
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Coverage Premium = Base Rate	

CALCULATION AC LOI Coverage Premium
RX03ANTQLOI1469
Renewal Effective Date: AUG-18-2000

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New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION AC LOU Coverage Premium
RX03ANTQLOU1470
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52

CALCULATION AC MDCL Coverage Premium
RX03ANTQMDCL1471
Effective Date: AUG-01-2007

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Rate Factor (ten cents rounded)	
5.	* Long Term Policyholder Discount Factor (ten cents rounded)	
6.	* Home and Car Discount Factor (ten cents rounded)	
7.	* Auto Financial Discount Factor (ten cents rounded)	
8.	Else	
9.	Determine Base Rate	RX03TA30
10.	Determine Limit/Deductible Factor	RX03TD13
11.	Determine Vehicle Use Factor	RX03TE54
12.	Determine Prior Insurance Surcharge Factor	RX03TE20
13.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
14.	Determine MP Matrix Factor	RX03TM15
15.	Determine Advance Quote Discount Factor	RX03TM20
16.	Determine Terms with Prior Carrier Factor	RX03TF91
17.	Determine Home and Car Discount Factor	RX03TI35
18.	Determine Auto Financial Discount Factor	RX03TI83
19.	Determine Coverage Expense Fee	RX03TF78
20.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
21.	* Vehicle Use Factor (ten cents rounded)	
22.	* Average Driver Factor (ten cents rounded)	
23.	* Prior Insurance Surcharge Factor (ten cents rounded)	
24.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
25.	* MP Matrix Factor (ten cents rounded)	
26.	* Advance Quote Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
27.	* Terms with Prior Carrier Factor (ten cents rounded)	
28.	* Home and Car Discount Factor (ten cents rounded)	
29.	* Auto Financial Discount Factor (ten cents rounded)	
30.	+ Coverage Expense Fee (ten cents rounded)	
31.	End - If	

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CALCULATION AC PD Coverage Premium
RX03ANTQPD1472
Effective Date: AUG-01-2007

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Rate Factor (ten cents rounded)	
5.	* Long Term Policyholder Discount Factor (ten cents rounded)	
6.	* Home and Car Discount Factor (ten cents rounded)	
7.	* Auto Financial Discount Factor (ten cents rounded)	
8.	Else	
9.	Determine Base Rate	RX03TA04
10.	Determine Limit/Deductible Factor	RX03TD04
11.	Determine Vehicle Use Factor	RX03TE54
12.	Determine Prior Insurance Surcharge Factor	RX03TE20
13.	Determine PD Matrix Factor	RX03TM16
14.	Determine Advance Quote Discount Factor	RX03TM20
15.	Determine Terms with Prior Carrier Factor	RX03TF91
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Auto Financial Discount Factor	RX03TI83
18.	Determine Coverage Expense Fee	RX03TF78
19.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
20.	* Vehicle Use Factor (ten cents rounded)	
21.	* Average Driver Factor (ten cents rounded)	
22.	* Prior Insurance Surcharge Factor (ten cents rounded)	
23.	* PD Matrix Factor (ten cents rounded)	
24.	* Advance Quote Discount Factor (ten cents rounded)	
25.	* Terms with Prior Carrier Factor (ten cents rounded)	
26.	* Home and Car Discount Factor (ten cents rounded)	
27.	* Auto Financial Discount Factor (ten cents rounded)	
28.	+ Coverage Expense Fee (ten cents rounded)	
29.	End - If	

CALCULATION AC TL Coverage Premium
RX03ANTQTL1473
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA51

CALCULATION AC UIMBI Coverage Premium
RX03ANTQUIMBI1474
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	

CALCULATION AC UMBI Coverage Premium
RX03ANTQUMBI1475
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	

CALCULATION AC UMPD Coverage Premium
RX03ANTQUMPD1476
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	

RX03TA01: COMP Base Rate **
Effective Date: AUG-01-2008

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	143.40	24	93.40	25	100.40
28	91.60	34	83.40	35	91.10
36	136.80	40	101.30	46	64.20
47	66.90	48	68.10	49	87.50
50	71.70	51	81.70	52	98.90
53	98.60	54	66.60	55	74.20
56	66.90	57	99.30	58	77.80
60	79.50	61	93.80	62	141.40
63	90.90	64	83.80	65	95.10
66	93.20	67	75.40	68	81.00
999	80.50				

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA02: COLL Base Rate **
Effective Date: AUG-01-2008

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	269.10	24	265.30	25	258.50
28	231.00	34	288.00	35	246.20
36	258.50	40	262.70	46	246.80
47	248.00	48	260.40	49	255.20

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
50	265.30	51	248.20	52	232.50
53	232.90	54	301.50	55	269.10
56	248.30	57	269.10	58	258.30
60	235.70	61	171.30	62	249.90
63	221.60	64	225.00	65	246.20
66	239.80	67	244.80	68	289.00
999	238.80				

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA03: BI Base Rate **
Effective Date: AUG-01-2008

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	112.70	24	208.60	25	130.20
28	157.50	34	179.30	35	174.90
36	180.30	40	151.00	46	149.60
47	150.40	48	149.60	49	121.30
50	121.00	51	121.80	52	137.30
53	148.20	54	189.10	55	190.00
56	174.10	57	231.10	58	139.70
60	155.30	61	93.80	62	128.00
63	133.00	64	122.00	65	147.20
66	127.80	67	148.40	68	172.80
999	144.90				

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

RX03TA04: PD Base Rate **
Effective Date: AUG-01-2008

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	106.70	24	128.40	25	107.00
28	121.90	34	133.80	35	133.70
36	120.10	40	127.30	46	133.50
47	135.60	48	127.60	49	135.10
50	132.30	51	106.40	52	101.20
53	111.00	54	164.60	55	155.50
56	144.70	57	138.00	58	119.90
60	134.90	61	75.30	62	103.00
63	107.20	64	100.40	65	121.30
66	108.30	67	119.10	68	132.20
999	129.40				

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

RX03TA07: UMBI Base Rate **
Effective Date: AUG-01-2008

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multiple Vehicle Policy	25000	50000	31.30	25000	100000	36.40

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	30000	60000	36.40	40000	80000	36.40
	50000	50000	36.40	50000	100000	36.40
	50000	200000	41.50	100000	100000	41.50
	100000	150000	41.50	100000	200000	41.50
	100000	250000	43.00	100000	300000	43.00
	100000	400000	47.00	100000	500000	47.00
	150000	200000	46.10	150000	250000	46.10
	150000	300000	46.10	150000	400000	47.00
	150000	500000	47.00	200000	200000	46.10
	200000	250000	46.10	200000	300000	46.10
	200000	400000	47.00	200000	500000	47.00
	200000	750000	50.30	250000	250000	46.10
	250000	300000	46.10	250000	400000	47.00
	250000	500000	47.00	250000	750000	50.30
	250000	1000000	50.30	300000	300000	46.10
	300000	400000	48.80	300000	500000	48.80
	300000	750000	50.30	300000	1000000	50.30
	400000	400000	48.80	400000	500000	48.80
	400000	750000	50.30	400000	1000000	50.30
	500000	500000	48.80	500000	750000	50.30
	500000	1000000	50.30	1000000	1000000	52.00
Single Vehicle Policy	25000	50000	16.30	25000	100000	19.10
	30000	60000	19.10	40000	80000	19.10
	50000	50000	19.10	50000	100000	19.10
	50000	200000	21.90	100000	100000	21.90
	100000	150000	21.90	100000	200000	21.90
	100000	250000	22.50	100000	300000	22.50
	100000	400000	24.60	100000	500000	24.60
	150000	200000	24.20	150000	250000	24.20
	150000	300000	24.20	150000	400000	24.60
	150000	500000	24.60	200000	200000	24.20
	200000	250000	24.20	200000	300000	24.20
	200000	400000	24.60	200000	500000	24.60
	200000	750000	26.50	250000	250000	24.20
	250000	300000	24.20	250000	400000	24.60
	250000	500000	24.60	250000	750000	26.50
	250000	1000000	26.50	300000	300000	24.20
	300000	400000	25.60	300000	500000	25.60
	300000	750000	26.50	300000	1000000	26.50
	400000	400000	25.60	400000	500000	25.60
	400000	750000	26.50	400000	1000000	26.50
	500000	500000	25.60	500000	750000	26.50
	500000	1000000	26.50	1000000	1000000	27.40

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

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RX03TA08: UMPD Base Rate
Renewal Effective Date: Jan-30-2006

Sub-chart - High Level	COMP with COLL Indicator
Per Occ / With COLL	Yes
Per Occ / Without COLL	Not Yes

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	2.30	30000	2.30	35000	2.30
	40000	2.30	45000	2.30	50000	2.30
	60000	2.30	70000	2.30	75000	2.30
	80000	2.30	90000	2.30	100000	2.30
	110000	38.00	120000	38.00	130000	38.00
	140000	38.00	150000	38.00	175000	38.00
	200000	38.00	225000	38.00	250000	38.00
	275000	41.20	300000	41.20	350000	41.20
	400000	41.20	450000	41.20	500000	41.20
	1000000	46.20				
Per Occ / Without COLL	25000	30.70	30000	32.60	35000	32.60
	40000	32.60	45000	32.60	50000	32.60
	60000	34.50	70000	34.50	75000	34.50
	80000	36.20	90000	36.20	100000	36.20
	110000	38.00	120000	38.00	130000	38.00
	140000	38.00	150000	38.00	175000	38.00
	200000	38.00	225000	38.00	250000	38.00
	275000	41.20	300000	41.20	350000	41.20
	400000	41.20	450000	41.20	500000	41.20
	1000000	46.20				

For limits in excess of $100,000, refer to underwriting.
All PD limits are subject to a $200 deductible.

RX03TA09: UIMBI Base Rate **
Effective Date: AUG-01-2008

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multi-vehicle policy	25000	50000	24.30	25000	100000	39.90
	30000	60000	39.90	40000	80000	39.90
	50000	50000	39.90	50000	100000	39.90
	50000	200000	59.30	100000	100000	59.30
	100000	150000	59.30	100000	200000	59.30
	100000	250000	67.30	100000	300000	67.30
	100000	400000	89.20	100000	500000	89.20
	150000	200000	83.90	150000	250000	83.90
	150000	300000	83.90	150000	400000	89.20
	150000	500000	89.20	200000	200000	83.90
	200000	250000	83.90	200000	300000	83.90
	200000	400000	89.20	200000	500000	89.20
	200000	750000	111.90	250000	250000	83.90
	250000	300000	83.90	250000	400000	89.20

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	250000	500000	89.20	250000	750000	111.90
	250000	1000000	111.90	300000	300000	83.90
	300000	400000	101.10	300000	500000	101.10
	300000	750000	111.90	300000	1000000	111.90
	400000	400000	101.10	400000	500000	101.10
	400000	750000	111.90	400000	1000000	111.90
	500000	500000	101.10	500000	750000	111.90
	500000	1000000	111.90	1000000	1000000	122.90
Single vehicle policy	25000	50000	13.10	25000	100000	20.90
	30000	60000	20.90	40000	80000	20.90
	50000	50000	20.90	50000	100000	20.90
	50000	200000	31.30	100000	100000	31.30
	100000	150000	31.30	100000	200000	31.30
	100000	250000	35.40	100000	300000	35.40
	100000	400000	46.80	100000	500000	46.80
	150000	200000	44.10	150000	250000	44.10
	150000	300000	44.10	150000	400000	46.80
	150000	500000	46.80	200000	200000	44.10
	200000	250000	44.10	200000	300000	44.10
	200000	400000	46.80	200000	500000	46.80
	200000	750000	58.80	250000	250000	44.10
	250000	300000	44.10	250000	400000	46.80
	250000	500000	46.80	250000	750000	58.80
	250000	1000000	58.80	300000	300000	44.10
	300000	400000	52.90	300000	500000	52.90
	300000	750000	58.80	300000	1000000	58.80
	400000	400000	52.90	400000	500000	52.90
	400000	750000	58.80	400000	1000000	58.80
	500000	500000	52.90	500000	750000	58.80
	500000	1000000	58.80	1000000	1000000	64.70

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA16: BI Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	16.00	26-50	Dune Buggy	24.00
>50	Dune Buggy	32.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	8.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	12.00	>50	Golf Mobile, Snow Mobile, Trail Bike	16.00

Use actual HorsePower if available. When Horse Power is not available use engine

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displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA17: PD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	6.00	26-50	Dune Buggy	9.00
>50	Dune Buggy	12.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	3.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	4.50	>50	Golf Mobile, Snow Mobile, Trail Bike	6.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA19: COMP Base Rate **
Effective Date: AUG-01-2008

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-FULL	0	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-FULL	0	Pickup Camper
SUPL-PICKUP-CAMPER-50	50	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-FULL	1	2.80	2	6.30	3	9.40
	4	12.70	5	20.10	6	27.10
	7	33.70	8	40.30	9	44.20
	10	48.00	11	52.10	12	55.90
	13	60.10	14	63.90	15	68.00
	16	71.80	17	75.90	18	79.70
	19	83.80	20	87.80	21	91.90
	22	95.90	23	100.00	24	104.10
	25	108.10	26	112.20	27	116.30
	28	120.30	29	124.40	30	128.50
	31	132.50	32	136.60	33	140.70
	34	144.70	35	148.80	36	153.00
	37	156.90	38	161.00	39	165.20

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	40	169.10				
SUPL-TRAVEL-TRAILER-50	1	2.00	2	4.30	3	6.40
	4	8.70	5	13.90	6	18.60
	7	23.30	8	27.70	9	30.50
	10	33.20	11	36.00	12	38.60
	13	41.40	14	44.10	15	46.90
	16	49.50	17	52.30	18	54.90
	19	57.80	20	60.60	21	63.40
	22	66.20	23	69.00	24	71.80
	25	74.60	26	77.40	27	80.20
	28	83.00	29	85.80	30	88.60
	31	91.40	32	94.20	33	97.00
	34	99.80	35	102.60	36	105.40
	37	108.20	38	111.00	39	113.90
	40	116.70				
SUPL-PICKUP-CAMPER-FULL	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-PICKUP-CAMPER-50	1	3.60	2	6.40	3	9.10
	4	11.90	5	15.50	6	19.10
	7-20	22.80				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.
Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

RX03TA20: COLL Base Rate **

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Effective Date: AUG-01-2008

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-50	50	Pickup Camper
SUPL-TRAVEL-TRAILER-100	100	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-250	250	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-100	100	Pickup Camper
SUPL-PICKUP-CAMPER-250	250	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-50	1	5.60	2	8.70	3	11.90
	4	15.00	5	21.00	6	27.40
	7	33.70	8	39.90	9	44.10
	10	48.00	11	52.10	12	56.30
	13	60.20	14	64.40	15	68.50
	16	72.40	17	76.60	18	80.70
	19	84.80	20	88.80	21	92.90
	22	97.00	23	101.00	24	105.10
	25	109.20	26	113.20	27	117.30
	28	121.40	29	125.60	30	129.50
	31	133.70	32	137.80	33	141.70
	34	145.90	35	150.00	36	153.90
	37	158.10	38	162.20	39	166.30
	40	170.30				
SUPL-PICKUP-CAMPER-50	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-TRAVEL-TRAILER-100	1	4.30	2	6.80	3	9.10
	4	11.60	5	16.20	6	21.10
	7	25.90	8	30.70	9	33.80
	10	37.00	11	40.10	12	43.20
	13	46.40	14	49.50	15	52.60
	16	55.80	17	58.90	18	62.00
	19	65.20	20	68.30	21	71.40
	22	74.60	23	77.70	24	80.90
	25	84.00	26	87.10	27	90.30
	28	93.40	29	96.50	30	99.70
	31	102.80	32	105.90	33	109.10
	34	112.20	35	115.30	36	118.50
	37	121.60	38	124.70	39	127.90
	40	131.00				
SUPL-TRAVEL-TRAILER-250	1	3.30	2	5.10	3	6.80
	4	8.70	5	12.20	6	15.80
	7	19.50	8	23.10	9	25.40
	10	27.70	11	30.00	12	32.50

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	13	34.80	14	37.10	15	39.40
	16	41.90	17	44.20	18	46.50
	19	48.80	20	51.30	21	53.60
	22	55.90	23	58.20	24	60.70
	25	63.00	26	65.30	27	67.70
	28	70.10	29	72.40	30	74.70
	31	77.10	32	79.50	33	81.80
	34	84.20	35	86.50	36	88.90
	37	91.20	38	93.60	39	95.90
	40	98.30				
SUPL-PICKUP-CAMPER-100	1	4.60	2	7.30	3	10.10
	4	12.70	5	17.30	6	21.80
	7-20	26.40				
SUPL-PICKUP-CAMPER-250	1	3.30	2	5.10	3	7.10
	4	8.90	5	12.20	6	15.20
	7-20	18.50				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.
Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

RX03TA22: AD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90	10000	1.80		

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RX03TA30: MDCL Base Rate **
Effective Date: AUG-01-2008

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	74.60	24	122.00	25	70.10
28	84.40	34	77.50	35	80.30
36	94.20	40	81.90	46	78.60
47	77.60	48	77.20	49	81.20
50	76.60	51	74.20	52	72.90
53	87.20	54	97.20	55	89.00
56	79.90	57	119.60	58	71.90
60	75.30	61	65.40	62	79.90
63	78.30	64	68.70	65	87.10
66	75.10	67	78.40	68	84.10
999	77.30				

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

RX03TA31: LOI Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30	250	4.80	500	12.10

RX03TA33: EXMDCL Base Rate **
Effective Date: AUG-01-2008

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	103.60	24	169.50	25	97.40
28	117.20	34	107.70	35	111.50
36	130.90	40	113.80	46	109.20
47	107.80	48	107.20	49	112.80
50	106.40	51	103.10	52	101.30
53	121.10	54	135.00	55	123.60
56	111.00	57	166.10	58	99.90
60	104.60	61	90.80	62	111.00
63	108.80	64	95.40	65	121.00
66	104.30	67	108.90	68	116.80
999	107.40				

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

RX03TA43: CFL Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Per Claimant Limit	Per Occurrence Limit
CFL 25,000 / 500	25000	500
CFL 50,000 / 500	50000	500
CFL 100,000 / 750	100000	750

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Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
CFL 25,000 / 500	0	0	4.00	1-160	0	6.00
	161-500	0	7.50	501-2000	0	11.00
	0-160	1-499	6.00	161-500	1-499	7.50
	501-2000	1-499	11.00	0-160	500-3000	9.50
	161-500	500-3000	11.00	501-2000	500-3000	14.50
CFL 50,000 / 500	0	0	5.00	1-160	0	8.00
	161-500	0	9.50	501-2000	0	13.50
	0-160	1-499	8.00	161-500	1-499	9.50
	501-2000	1-499	13.50	0-160	500-3000	12.00
	161-500	500-3000	13.50	501-2000	500-3000	17.50
CFL 100,000 / 750	0	0	6.00	1-160	0	9.50
	161-500	0	11.50	501-2000	0	16.00
	0-160	1-499	9.50	161-500	1-499	11.50
	501-2000	1-499	16.00	0-160	500-3000	14.00
	161-500	500-3000	16.00	501-2000	500-3000	20.50

Farmer whose total acreage exceeds 2,000 submit to Underwriting for Rating.

RX03TA51: TL Base Rate **

Effective Date: AUG-01-2008

Coverage	Base Rate	Coverage	Base Rate	Coverage	Base Rate
TL	1.90				

For autos, limit is $50 per disablement. For MH, limit is $100 per disablement.

RX03TA52: LOU Base Rate **

Effective Date: AUG-01-2008

Option Code	Base Rate	Option Code	Base Rate	Option Code	Base Rate
$15 per day $300 Total	6.30	$20 per day $700 total	12.30	$25 per day $500	12.60
$30 per day $900	17.40	$40 per day $1100 total	22.40	$50 per day $1300 total	27.40
$60 per day $1500 total	32.30				

For Motor Homes, the only LOU limit available is $500 per accident (no daily limit)

RX03TA53: EEC Base Rate

Effective Date: NOV-22-2001

Sub-chart - High Level	Option Code
With OEM Endorsement	OEM Endorsment (500)
Without OEM Endorsement	Not OEM Endorsment (500)

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
With OEM Endorsement	500	17.40	1000	34.80	1500	52.20
	2000	69.60	2500	87.00	3000	104.40
	3500	121.80	4000	139.20	4500	156.60

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Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
	5000	174.00				
Without OEM Endorsement	500	14.50	1000	29.00	1500	43.50
	2000	58.00	2500	72.50	3000	87.00
	3500	101.50	4000	116.00	4500	130.50
	5000	145.00				

RX03TA54: COMP Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-250-DED	250	Dune Buggy, Trail Bike

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.80	3	4.30
	4	5.80	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.80	12	22.50
	13	26.30	14	33.80	15	41.30
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500

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6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

RX03TA55: COLL Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-200-DED	250	Dune Buggy, Trail Bike

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.70	3	4.20
	4	5.70	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.70	12	22.50
	13	26.20	14	33.70	15	41.20
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-200-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500

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4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

RX03TA58: MP Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate
Dune Buggy	15.00	Golf Mobile, Snow Mobile	7.50		

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA61: PE Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
500	1.00	1000	2.00	1500	3.00
2000	4.00	2500	6.00	3000	7.00
3500	8.00	4000	9.00	4500	10.00
5000	11.00	5500	12.00	6000	13.00
6500	14.00	7000	15.00	7500	16.00
8000	17.00	8500	18.00	9000	19.00
9500	20.00	10000	21.00		

RX03TB01: COMP Rate Symbol Factor
Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.280	0.000
	7	0.380	0.000	8	0.630	0.000
	9	1.000	0.000	10	1.310	0.000

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	11	1.620	0.000	12	1.930	0.000
	13	2.250	0.000	14	2.570	0.000
	15	2.980	0.000	16	3.500	0.000
	17	4.070	0.000	18	4.780	0.000
	19	5.610	0.000	20	6.640	0.000
	21	7.860	0.000	22	9.140	0.000
	23	10.330	0.000	24	11.520	0.000
	25	12.710	0.000	26	13.900	0.000
	27	15.090	0.000	28	16.280	0.000
	29	17.470	0.000			
Model Year 1997,1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	>29	3.620	0.120
Model Year >1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	30-200	3.620	0.120
	201-998	0.000	0.040			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas,

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awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB02: COLL Rate Symbol Factor

Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.540	0.000
	7	0.640	0.000	8	0.780	0.000
	9	1.000	0.000	10	1.170	0.000
	11	1.300	0.000	12	1.440	0.000
	13	1.580	0.000	14	1.740	0.000
	15	1.910	0.000	16	2.150	0.000
	17	2.400	0.000	18	2.730	0.000
	19	3.090	0.000	20	3.550	0.000
	21	4.100	0.000	22	4.680	0.000
	23	5.250	0.000	24	5.820	0.000
	25	6.390	0.000	26	6.960	0.000
	27	7.530	0.000	28	8.100	0.000
	29	8.670	0.000			
Model Year 1997,1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	>29	2.210	0.060
Model Year >1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	30-200	2.210	0.060
	201-998	0.000	0.020			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB05: COMP Rate Symbol Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

RX03TB06: COLL Rate Symbol Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900

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Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

RX03TB15: BI Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.050	0.000
<1999	5	1.000	0.000
<1999	6	1.100	0.000
>1998	10	1.160	0.000
>1998	11	1.070	0.000
>1998	12	0.890	0.000
>1998	13	0.820	0.000
>1998	14	0.970	0.000
>1998	15	1.120	0.000
>1998	16	1.130	0.000
>1998	17	0.890	0.000
>1998	18	1.020	0.000
>1998	19	0.970	0.000
>1998	20	0.990	0.000
>1998	21	1.000	0.000
>1998	22	0.980	0.000
>1998	23	1.050	0.000
>1998	24	0.970	0.000
>1998	30	0.970	0.000
>1998	31	0.930	0.000
>1998	32	0.900	0.000
>1998	33	1.050	0.000
>1998	34	0.840	0.000
>1998	35	0.970	0.000
>1998	36	0.870	0.000
>1998	37	0.900	0.000
>1998	38	1.050	0.000
>1998	39	0.850	0.000
>1998	40	1.010	0.000
>1998	41	1.030	0.000
>1998	42	1.080	0.000
>1998	43	1.100	0.000
>1998	50	1.010	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	51	1.050	0.000
>1998	52	1.130	0.000
>1998	6	1.040	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo
10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr
32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

RX03TB16: PD Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
<1999	4	1.100	0.000
<1999	5	1.100	0.000
<1999	6	1.100	0.000
>1998	10	1.020	0.000
>1998	11	1.060	0.000
>1998	12	0.940	0.000
>1998	13	0.850	0.000
>1998	14	0.950	0.000
>1998	15	1.100	0.000
>1998	16	1.110	0.000
>1998	17	0.940	0.000
>1998	18	0.840	0.000
>1998	19	0.950	0.000
>1998	20	1.000	0.000
>1998	21	1.000	0.000
>1998	22	0.890	0.000
>1998	23	1.090	0.000
>1998	24	0.950	0.000
>1998	30	0.860	0.000
>1998	31	0.940	0.000
>1998	32	0.930	0.000
>1998	33	1.090	0.000
>1998	34	0.860	0.000
>1998	35	0.860	0.000
>1998	36	0.930	0.000
>1998	37	0.930	0.000
>1998	38	1.090	0.000
>1998	39	0.880	0.000
>1998	40	1.110	0.000
>1998	41	1.200	0.000
>1998	42	1.310	0.000
>1998	43	1.290	0.000
>1998	50	1.190	0.000
>1998	51	1.220	0.000
>1998	52	1.340	0.000
>1998	6	1.200	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo
10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag

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13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr
32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

RX03TB17: MDCL Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.100	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	0.950	0.000
<1999	5	0.900	0.000
<1999	6	0.950	0.000
>1998	10	1.020	0.000
>1998	11	1.300	0.000
>1998	12	0.990	0.000
>1998	13	0.850	0.000
>1998	14	0.840	0.000
>1998	15	1.060	0.000
>1998	16	1.170	0.000
>1998	17	0.990	0.000
>1998	18	0.780	0.000
>1998	19	0.840	0.000
>1998	20	0.960	0.000
>1998	21	1.000	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	22	0.860	0.000
>1998	23	0.990	0.000
>1998	24	0.840	0.000
>1998	30	0.860	0.000
>1998	31	0.870	0.000
>1998	32	0.830	0.000
>1998	33	0.990	0.000
>1998	34	0.850	0.000
>1998	35	0.860	0.000
>1998	36	0.820	0.000
>1998	37	0.830	0.000
>1998	38	0.990	0.000
>1998	39	0.770	0.000
>1998	40	0.890	0.000
>1998	41	0.850	0.000
>1998	42	0.770	0.000
>1998	43	0.770	0.000
>1998	50	0.860	0.000
>1998	51	0.770	0.000
>1998	52	0.690	0.000
>1998	6	0.770	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo
10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr
32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr

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36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

RX03TB21: COMP Customized Vehicle COMP Factor
Effective Date: SEP-20-2005

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus
OEM does apply	0	0.000	0.000	1	0.028	0.000
	2	0.056	0.000	3	0.084	0.000
	4	0.112	0.000	5	0.140	0.000
	>5	0.140	0.028			
OEM does not apply	0	0.000	0.000	1	0.030	0.000
	2	0.060	0.000	3	0.090	0.000
	4	0.120	0.000	5	0.150	0.000
	>5	0.150	0.030			

RX03TB22: COLL Customized Vehicle COLL Factor
Effective Date: SEP-20-2005

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus
OEM does apply	0	0.000	0.000	1	0.020	0.000
	2	0.040	0.000	3	0.060	0.000
	4	0.080	0.000	5	0.100	0.000
	>5	0.100	0.020			
OEM does not apply	0	0.000	0.000	1	0.022	0.000
	2	0.044	0.000	3	0.066	0.000
	4	0.088	0.000	5	0.110	0.000
	>5	0.110	0.022			

RX03TC11: COMP Vehicle Model Year Factor **
Effective Date: AUG-01-2008

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Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2012	1.100	2011	1.075	2010	1.050
2009	1.025	2008	1.000	2007	0.975
2006	0.950	2005	0.924	2004	0.899
2003	0.874	2002	0.849	2001	0.823
2000	0.797	1999	0.772	1998	0.746
1997	0.720	1996	0.695	1995	0.669
1994	0.644	<1994	0.644		

COMP base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 3 percent.

RX03TC12: COLL Vehicle Model Year Factor **

Effective Date: AUG-01-2008

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2012	1.184	2011	1.138	2010	1.092
2009	1.046	2008	1.000	2007	0.954
2006	0.908	2005	0.863	2004	0.817
2003	0.771	2002	0.725	2001	0.680
2000	0.634	1999	0.588	1998	0.543
1997	0.498	1996	0.452	1995	0.406
1994	0.360	<1994	0.343		

COLL base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 5 percent.

RX03TC13: BI Vehicle Model Year Factor **

Effective Date: AUG-01-2008

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2012	1.048	2011	1.036	2010	1.024
2009	1.012	2008	1.000	2007	0.988
2006	0.975	2005	0.963	2004	0.951
2003	0.938	2002	0.926	2001	0.912
2000	0.899	1999	0.887	1998	0.874
1997	0.860	1996	0.848	1995	0.835
<1995	0.822				

RX03TC14: PD Vehicle Model Year Factor **

Effective Date: AUG-01-2008

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2012	1.036	2011	1.027	2010	1.018
2009	1.009	2008	1.000	2007	0.991
2006	0.983	2005	0.974	2004	0.965
2003	0.957	2002	0.948	2001	0.939
2000	0.931	1999	0.923	1998	0.914
1997	0.904	1996	0.897	1995	0.888
<1995	0.888				

RX03TC15: MDCL Vehicle Model Year Factor **

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Effective Date: AUG-01-2008

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2012	1.088	2011	1.066	2010	1.044
2009	1.022	2008	1.000	2007	0.978
2006	0.956	2005	0.934	2004	0.912
2003	0.891	2002	0.870	2001	0.848
2000	0.826	1999	0.804	1998	0.782
1997	0.760	1996	0.738	<1996	0.738

RX03TC21: COMP New Vehicle Discount Factor

Effective Date: JUL-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.829	0	0.829	1	0.887
2	0.923	3	0.951	4	0.976
>4	1.000				

RX03TC22: COLL New Vehicle Discount Factor

Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.706	0	0.706	1	0.765
2	0.824	3	0.883	4	0.941
>4	1.000				

RX03TC23: BI New Vehicle Discount Factor

Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.853	0	0.853	1	0.882
2	0.912	3	0.941	4	0.971
>4	1.000				

RX03TC24: PD New Vehicle Discount Factor

Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.969	0	0.969	1	0.976
2	0.982	3	0.988	4	0.994
>4	1.000				

RX03TC25: MDCL New Vehicle Discount Factor

Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.818	0	0.818	1	0.854
2	0.891	3	0.927	4	0.964
>4	1.000				

RX03TD01: COMP Limit/Deductible Factor

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Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
0	1.000	50	0.920	100	0.850
250	0.610	500	0.450		

For Additional limits, refer to Underwriting.

RX03TD02: COLL Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
50	1.040	100	1.000	150	0.970
200	0.950	250	0.920	500	0.840
1000	0.640				

For Additional limits, refer to Underwriting.

RX03TD03: BI Limit/Deductible Factor
Effective Date: JAN-30-2006

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.000	25000	100000	1.130
30000	60000	1.060	50000	50000	1.090
40000	80000	1.140	100000	100000	1.280
50000	100000	1.180	50000	200000	1.320
100000	150000	1.330	100000	200000	1.340
100000	250000	1.400	100000	300000	1.430
100000	400000	1.480	100000	500000	1.500
150000	200000	1.420	150000	250000	1.440
150000	300000	1.470	150000	400000	1.500
150000	500000	1.530	200000	200000	1.470
200000	250000	1.490	200000	300000	1.490
200000	400000	1.530	200000	500000	1.550
200000	750000	1.610	250000	250000	1.500
250000	300000	1.520	250000	400000	1.550
250000	500000	1.580	250000	750000	1.620
250000	1000000	1.670	300000	300000	1.540
300000	400000	1.580	300000	750000	1.650
300000	500000	1.600	300000	1000000	1.680
400000	400000	1.600	400000	500000	1.620
400000	750000	1.670	400000	1000000	1.700
500000	500000	1.650	500000	750000	1.680
500000	1000000	1.720	1000000	1000000	1.850

For Limits in excess of 500/500, Underwriting approval is required.

RX03TD04: PD Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
25000	1.000	50000	1.030	100000	1.090
150000	1.150	200000	1.170	250000	1.180
300000	1.200	30000	1.010	45000	1.030
60000	1.070	70000	1.070	75000	1.070
80000	1.070	90000	1.080	110000	1.100
120000	1.120	130000	1.130	40000	1.030
35000	1.020	140000	1.140	175000	1.160
225000	1.170	275000	1.200	350000	1.210
400000	1.220	450000	1.230	500000	1.240
1000000	1.330				

For Limits in excess of $100,000, Underwriting approval is required.

RX03TD06: COMP Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Antique	Restricted	0.500
50	Antique	Not Restricted	0.750
50	Classics	Restricted	0.750
50	Classics	Not Restricted	0.950
100	Antique	Restricted	0.450
100	Antique	Not Restricted	0.670
250	Antique	Restricted	0.330
250	Antique	Not Restricted	0.490
500	Antique	Restricted	0.260
500	Antique	Not Restricted	0.380
100	Classics	Restricted	0.670
100	Classics	Not Restricted	0.850
250	Classics	Restricted	0.490
250	Classics	Not Restricted	0.620
500	Classics	Restricted	0.380
500	Classics	Not Restricted	0.480

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD07: COLL Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.440
250	Antique	Not Restricted	0.680
500	Antique	Restricted	0.380
500	Antique	Not Restricted	0.590
1000	Antique	Restricted	0.290
1000	Antique	Not Restricted	0.460
250	Classics	Restricted	0.680
250	Classics	Not Restricted	1.260
500	Classics	Restricted	0.590
500	Classics	Not Restricted	1.090

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Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
1000	Classics	Restricted	0.460
1000	Classics	Not Restricted	0.850
200	Antique	Restricted	0.450
200	Antique	Not Restricted	0.700
200	Classics	Restricted	0.700
200	Classics	Not Restricted	1.300

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD13: MDCL Limit/Deductible Factor

Effective Date: JUN-19-2003

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
2000	0.780	5000	1.000	10000	1.350
25000	1.690				

For Additional limits, refer to Underwriting.

RX03TE07: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	1.00	0.00	BI	0.47	0.00
PD	0.51	0.00	COMP	0.50	0.00
COLL	0.48	0.00	MDCL	0.43	0.00
Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI)	0.55	0.00			

RX03TE11: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Vehicle Type	Rate Factor	Side Factor
BI, COLL, COMP, PD	Motorcycle	1.00	0.00
AD	Motorcycle	2.30	0.00
EXMDCL	Motorcycle	2.30	0.00
LOI	Motorcycle	2.30	0.00
MDCL	Motorcycle	1.79	0.00
UIMBI, UMBI, UMPD	Motorcycle	2.00	0.00

RX03TE16: PLCY Rate Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage	Vehicle Use	Rate Factor	Coverage	Vehicle Use	Rate Factor
BI	Restricted	0.20	PD	Restricted	0.20
MDCL	Restricted	1.00	COMP	Restricted	1.00
COLL	Restricted	1.00			

RX03TE20: PLCY Prior Insurance Surcharge Factor

Effective Date: JAN-11-2004

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
BI	Not Applicable/Previously Insured (0)	1.00	BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
BI	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	BI	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55
BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	BI	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
BI	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	PD	Not Applicable/Previously Insured (0)	1.00
PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
PD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	PD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50
COMP	Not Applicable/Previously Insured (0)	1.00	COMP	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	COMP	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00
COMP	No Previous Ins. Surcharge	1.00	COMP	No Previous Ins. Surcharge	1.00

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
	- 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)			- 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	
COMP	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.55	COLL	Not Applicable/Previously Insured (0)	1.00
COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
COLL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00	COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	COLL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.55
MDCL	Not Applicable/Previously Insured (0)	1.00	MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	MDCL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55
MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
MDCL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	UIMBI, UMBI, UMPD	Not Applicable/Previously Insured (0)	1.00
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins.	1.20

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
	Prior Ins. Over 30 Days (1)			Over 30 Days (2)	
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50

RX03TE24: PLCY Rate Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Type	Rate Factor	Side Factor	Vehicle Type	Rate Factor	Side Factor
Recreational Vehicle	2.00	2.00			

RX03TE54: PLCY Vehicle Use Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.90	not Farm , not Individual Business	1.00

RX03TE80: BI Driver Factor
Effective Date: JAN-30-2006

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.46
	17	Applies		1.46
	18	Applies		1.46
	19	Applies		1.46
	20	Applies		1.43
	21	Applies		1.30
	22	Applies		1.15
	23	Applies		1.04
	24	Applies		1.03
	16	Does Not Apply		1.46
	17	Does Not Apply		1.46
	18	Does Not Apply		1.46
	19	Does Not Apply		1.46
	20	Does Not Apply		1.46
	21	Does Not Apply		1.44
	22	Does Not Apply		1.28
	23	Does Not Apply		1.15
	24	Does Not Apply		1.04
	25			1.03
	26			1.02
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.95
	51			0.92

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	52			0.89
	53			0.87
	54			0.85
	55			0.84
	56			0.84
	57			0.84
	58			0.84
	59			0.84
	60			0.85
	61			0.86
	62			0.86
	63			0.86
	64			0.87
	65			0.92
	66			0.93
	67			0.94
	68			0.95
	69			0.97
	70			1.04
	71			1.07
	72			1.08
	73			1.11
	74			1.12
	75			1.18
	76			1.22
	77			1.24
	78			1.26
	79			1.28
	80			1.31
	81			1.33
	82			1.33
	83			1.34
	84			1.34
	85			1.35
	86			1.35
	87			1.35
	88			1.35
	89			1.36
	90			1.36
	91			1.36
	92			1.36
	93			1.36
	94			1.36
	95			1.36
	96			1.36
	97			1.36
	98			1.36

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	99			1.36
MALE-MD	16	Applies		2.65
	17	Applies		2.65
	18	Applies		2.65
	19	Applies		2.29
	20	Applies		1.99
	21	Applies		1.57
	22	Applies		1.37
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.31
	17	Does Not Apply		3.31
	18	Does Not Apply		3.31
	19	Does Not Apply		2.86
	20	Does Not Apply		2.49
	21	Does Not Apply		1.74
	22	Does Not Apply		1.52
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.87
	64			0.87
	65			0.91
	66			0.91
	67			0.92
	68			0.92
	69			0.93
	70			0.97
	71			1.01
	72			1.03
	73			1.04
	74			1.07
	75			1.20
	76			1.26
	77			1.30
	78			1.34
	79			1.38
	80			1.49
	81			1.54
	82			1.56
	83			1.60
	84			1.60
	85			1.60
	86			1.60
	87			1.60
	88			1.60
	89			1.60
	90			1.60
	91			1.60
	92			1.60
	93			1.60
	94			1.60
	95			1.60
	96			1.60
	97			1.60
	98			1.60
	99			1.60

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEM-UNMARRIED	16	Applies	Principal	2.78
	17	Applies	Principal	2.78
	18	Applies	Principal	2.78
	19	Applies	Principal	2.41
	20	Applies	Principal	2.15
	21	Applies	Principal	1.71
	22	Applies	Principal	1.55
	23	Applies	Principal	1.40
	24	Applies	Principal	1.29
	16	Does Not Apply	Principal	3.48
	17	Does Not Apply	Principal	3.48
	18	Does Not Apply	Principal	3.48
	19	Does Not Apply	Principal	3.01
	20	Does Not Apply	Principal	2.69
	21	Does Not Apply	Principal	1.90
	22	Does Not Apply	Principal	1.72
	23	Does Not Apply	Principal	1.56
	24	Does Not Apply	Principal	1.43
	25			1.22
	26			1.16
	27			1.09
	28			1.03
	29			1.03
	30			1.02
	31			1.02
	32			1.02
	33			1.02
	34			1.02
	35			1.02
	36			1.02
	37			1.02
	38			1.02
	39			1.02
	40			1.02
	41			1.02
	42			1.02
	43			1.02
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			0.96
	51			0.93
	52			0.91
	53			0.88

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	54			0.86
	55			0.86
	56			0.86
	57			0.86
	58			0.86
	59			0.86
	60			0.87
	61			0.88
	62			0.88
	63			0.88
	64			0.89
	65			0.93
	66			0.94
	67			0.96
	68			0.97
	69			0.99
	70			1.05
	71			1.08
	72			1.10
	73			1.12
	74			1.14
	75			1.20
	76			1.25
	77			1.27
	78			1.29
	79			1.31
	80			1.34
	81			1.36
	82			1.36
	83			1.37
	84			1.37
	85			1.38
	86			1.38
	87			1.38
	88			1.38
	89			1.38
	90			1.38
	91			1.39
	92			1.39
	93			1.39
	94			1.39
	95			1.39
	96			1.39
	97			1.39
	98			1.39
	99			1.39
	16	Applies	Occasional	2.10

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	17	Applies	Occasional	2.10
	18	Applies	Occasional	2.10
	19	Applies	Occasional	1.82
	20	Applies	Occasional	1.66
	21	Applies	Occasional	1.47
	22	Applies	Occasional	1.33
	23	Applies	Occasional	1.22
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.62
	17	Does Not Apply	Occasional	2.62
	18	Does Not Apply	Occasional	2.62
	19	Does Not Apply	Occasional	2.27
	20	Does Not Apply	Occasional	2.03
	21	Does Not Apply	Occasional	1.63
	22	Does Not Apply	Occasional	1.48
	23	Does Not Apply	Occasional	1.34
	24	Does Not Apply	Occasional	1.23
MALE-UNMARRIED	16	Applies	Principal	3.66
	17	Applies	Principal	3.66
	18	Applies	Principal	3.66
	19	Applies	Principal	3.17
	20	Applies	Principal	2.85
	21	Applies	Principal	2.10
	22	Applies	Principal	1.90
	23	Applies	Principal	1.73
	24	Applies	Principal	1.57
	16	Does Not Apply	Principal	4.58
	17	Does Not Apply	Principal	4.58
	18	Does Not Apply	Principal	4.58
	19	Does Not Apply	Principal	3.96
	20	Does Not Apply	Principal	3.56
	21	Does Not Apply	Principal	2.33
	22	Does Not Apply	Principal	2.11
	23	Does Not Apply	Principal	1.92
	24	Does Not Apply	Principal	1.74
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.03
	31			1.03
	32			1.03
	33			1.03
	34			1.03
	35			1.03
	36			1.03

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	37			1.03
	38			1.03
	39			1.03
	40			1.02
	41			1.02
	42			1.02
	43			1.02
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.88
	63			0.88
	64			0.89
	65			0.95
	66			0.95
	67			0.96
	68			0.96
	69			0.97
	70			1.02
	71			1.06
	72			1.08
	73			1.10
	74			1.12
	75			1.29
	76			1.34
	77			1.38
	78			1.42
	79			1.47
	80			1.58
	81			1.60
	82			1.60
	83			1.60

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	84			1.60
	85			1.60
	86			1.60
	87			1.60
	88			1.60
	89			1.60
	90			1.60
	91			1.60
	92			1.60
	93			1.60
	94			1.60
	95			1.60
	96			1.60
	97			1.60
	98			1.60
	99			1.60
	16	Applies	Occasional	2.76
	17	Applies	Occasional	2.76
	18	Applies	Occasional	2.76
	19	Applies	Occasional	2.38
	20	Applies	Occasional	2.14
	21	Applies	Occasional	1.81
	22	Applies	Occasional	1.64
	23	Applies	Occasional	1.49
	24	Applies	Occasional	1.35
	16	Does Not Apply	Occasional	3.45
	17	Does Not Apply	Occasional	3.45
	18	Does Not Apply	Occasional	3.45
	19	Does Not Apply	Occasional	2.98
	20	Does Not Apply	Occasional	2.68
	21	Does Not Apply	Occasional	2.01
	22	Does Not Apply	Occasional	1.82
	23	Does Not Apply	Occasional	1.65
	24	Does Not Apply	Occasional	1.50

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE81: PD Driver Factor
Effective Date: JAN-30-2006

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student

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Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.46
	17	Applies		1.46
	18	Applies		1.46
	19	Applies		1.46
	20	Applies		1.43
	21	Applies		1.30
	22	Applies		1.15
	23	Applies		1.04
	24	Applies		1.03
	16	Does Not Apply		1.46
	17	Does Not Apply		1.46
	18	Does Not Apply		1.46
	19	Does Not Apply		1.46
	20	Does Not Apply		1.46
	21	Does Not Apply		1.44
	22	Does Not Apply		1.28
	23	Does Not Apply		1.15
	24	Does Not Apply		1.04
	25			1.03
	26			1.02
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.95
	51			0.92
	52			0.89
	53			0.87
	54			0.85
	55			0.84
	56			0.84
	57			0.84
	58			0.84
	59			0.84
	60			0.85
	61			0.86
	62			0.86
	63			0.86
	64			0.87
	65			0.92
	66			0.93
	67			0.94
	68			0.95
	69			0.97
	70			1.04
	71			1.07
	72			1.08
	73			1.11
	74			1.12
	75			1.18
	76			1.22
	77			1.24
	78			1.26
	79			1.28
	80			1.31
	81			1.33
	82			1.33
	83			1.34
	84			1.34
	85			1.35
	86			1.35
	87			1.35
	88			1.35

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	89			1.36
	90			1.36
	91			1.36
	92			1.36
	93			1.36
	94			1.36
	95			1.36
	96			1.36
	97			1.36
	98			1.36
	99			1.36
MALE-MD	16	Applies		2.65
	17	Applies		2.65
	18	Applies		2.65
	19	Applies		2.29
	20	Applies		1.99
	21	Applies		1.57
	22	Applies		1.37
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.31
	17	Does Not Apply		3.31
	18	Does Not Apply		3.31
	19	Does Not Apply		2.86
	20	Does Not Apply		2.49
	21	Does Not Apply		1.74
	22	Does Not Apply		1.52
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.87
	64			0.87
	65			0.91
	66			0.91
	67			0.92
	68			0.92
	69			0.93
	70			0.97
	71			1.01
	72			1.03
	73			1.04
	74			1.07
	75			1.20
	76			1.26
	77			1.30
	78			1.34
	79			1.38
	80			1.49
	81			1.54
	82			1.56
	83			1.60
	84			1.60
	85			1.60
	86			1.60
	87			1.60
	88			1.60
	89			1.60

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	90			1.60
	91			1.60
	92			1.60
	93			1.60
	94			1.60
	95			1.60
	96			1.60
	97			1.60
	98			1.60
	99			1.60
FEM-UNMARRIED	16	Applies	Principal	2.78
	17	Applies	Principal	2.78
	18	Applies	Principal	2.78
	19	Applies	Principal	2.41
	20	Applies	Principal	2.15
	21	Applies	Principal	1.71
	22	Applies	Principal	1.55
	23	Applies	Principal	1.40
	24	Applies	Principal	1.29
	16	Does Not Apply	Principal	3.48
	17	Does Not Apply	Principal	3.48
	18	Does Not Apply	Principal	3.48
	19	Does Not Apply	Principal	3.01
	20	Does Not Apply	Principal	2.69
	21	Does Not Apply	Principal	1.90
	22	Does Not Apply	Principal	1.72
	23	Does Not Apply	Principal	1.56
	24	Does Not Apply	Principal	1.43
	25			1.22
	26			1.16
	27			1.09
	28			1.03
	29			1.03
	30			1.02
	31			1.02
	32			1.02
	33			1.02
	34			1.02
	35			1.02
	36			1.02
	37			1.02
	38			1.02
	39			1.02
	40			1.02
	41			1.02
	42			1.02
	43			1.02

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			0.96
	51			0.93
	52			0.91
	53			0.88
	54			0.86
	55			0.86
	56			0.86
	57			0.86
	58			0.86
	59			0.86
	60			0.87
	61			0.88
	62			0.88
	63			0.88
	64			0.89
	65			0.93
	66			0.94
	67			0.96
	68			0.97
	69			0.99
	70			1.05
	71			1.08
	72			1.10
	73			1.12
	74			1.14
	75			1.20
	76			1.25
	77			1.27
	78			1.29
	79			1.31
	80			1.34
	81			1.36
	82			1.36
	83			1.37
	84			1.37
	85			1.38
	86			1.38
	87			1.38
	88			1.38
	89			1.38
	90			1.38

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	91			1.39
	92			1.39
	93			1.39
	94			1.39
	95			1.39
	96			1.39
	97			1.39
	98			1.39
	99			1.39
	16	Applies	Occasional	2.10
	17	Applies	Occasional	2.10
	18	Applies	Occasional	2.10
	19	Applies	Occasional	1.82
	20	Applies	Occasional	1.66
	21	Applies	Occasional	1.47
	22	Applies	Occasional	1.33
	23	Applies	Occasional	1.22
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.62
	17	Does Not Apply	Occasional	2.62
	18	Does Not Apply	Occasional	2.62
	19	Does Not Apply	Occasional	2.27
	20	Does Not Apply	Occasional	2.03
	21	Does Not Apply	Occasional	1.63
	22	Does Not Apply	Occasional	1.48
	23	Does Not Apply	Occasional	1.34
	24	Does Not Apply	Occasional	1.23
MALE-UNMARRIED	16	Applies	Principal	3.66
	17	Applies	Principal	3.66
	18	Applies	Principal	3.66
	19	Applies	Principal	3.17
	20	Applies	Principal	2.85
	21	Applies	Principal	2.10
	22	Applies	Principal	1.90
	23	Applies	Principal	1.73
	24	Applies	Principal	1.57
	16	Does Not Apply	Principal	4.58
	17	Does Not Apply	Principal	4.58
	18	Does Not Apply	Principal	4.58
	19	Does Not Apply	Principal	3.96
	20	Does Not Apply	Principal	3.56
	21	Does Not Apply	Principal	2.33
	22	Does Not Apply	Principal	2.11
	23	Does Not Apply	Principal	1.92
	24	Does Not Apply	Principal	1.74
	25			1.35
	26			1.31

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	27			1.28
	28			1.24
	29			1.11
	30			1.03
	31			1.03
	32			1.03
	33			1.03
	34			1.03
	35			1.03
	36			1.03
	37			1.03
	38			1.03
	39			1.03
	40			1.02
	41			1.02
	42			1.02
	43			1.02
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.88
	63			0.88
	64			0.89
	65			0.95
	66			0.95
	67			0.96
	68			0.96
	69			0.97
	70			1.02
	71			1.06
	72			1.08
	73			1.10

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	74			1.12
	75			1.29
	76			1.34
	77			1.38
	78			1.42
	79			1.47
	80			1.58
	81			1.60
	82			1.60
	83			1.60
	84			1.60
	85			1.60
	86			1.60
	87			1.60
	88			1.60
	89			1.60
	90			1.60
	91			1.60
	92			1.60
	93			1.60
	94			1.60
	95			1.60
	96			1.60
	97			1.60
	98			1.60
	99			1.60
	16	Applies	Occasional	2.76
	17	Applies	Occasional	2.76
	18	Applies	Occasional	2.76
	19	Applies	Occasional	2.38
	20	Applies	Occasional	2.14
	21	Applies	Occasional	1.81
	22	Applies	Occasional	1.64
	23	Applies	Occasional	1.49
	24	Applies	Occasional	1.35
	16	Does Not Apply	Occasional	3.45
	17	Does Not Apply	Occasional	3.45
	18	Does Not Apply	Occasional	3.45
	19	Does Not Apply	Occasional	2.98
	20	Does Not Apply	Occasional	2.68
	21	Does Not Apply	Occasional	2.01
	22	Does Not Apply	Occasional	1.82
	23	Does Not Apply	Occasional	1.65
	24	Does Not Apply	Occasional	1.50

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

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RX03TE82: COMP Driver Factor
Effective Date: JAN-30-2006

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.17
	17	Applies		1.17
	18	Applies		1.17
	19	Applies		1.15
	20	Applies		1.14
	21	Applies		1.14
	22	Applies		1.14
	23	Applies		1.14
	24	Applies		1.14
	16	Does Not Apply		1.45
	17	Does Not Apply		1.45
	18	Does Not Apply		1.45
	19	Does Not Apply		1.44
	20	Does Not Apply		1.43
	21	Does Not Apply		1.23
	22	Does Not Apply		1.22
	23	Does Not Apply		1.21
	24	Does Not Apply		1.20
	25			1.05
	26			1.04
	27			1.03
	28			1.02
	29			1.01
	30			0.92
	31			0.92
	32			0.92
	33			0.92

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	34			0.92
	35			0.91
	36			0.91
	37			0.91
	38			0.91
	39			0.91
	40			0.90
	41			0.90
	42			0.90
	43			0.90
	44			0.90
	45			0.90
	46			0.90
	47			0.90
	48			0.90
	49			0.90
	50			0.84
	51			0.83
	52			0.82
	53			0.81
	54			0.79
	55			0.75
	56			0.74
	57			0.73
	58			0.72
	59			0.71
	60			0.71
	61			0.70
	62			0.69
	63			0.68
	64			0.66
	65			0.62
	66			0.61
	67			0.59
	68			0.58
	69			0.57
	70			0.57
	71			0.55
	72			0.54
	73			0.53
	74			0.51
	75			0.46
	76			0.45
	77			0.44
	78			0.43
	79			0.41
	80			0.41

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	81			0.40
	82			0.39
	83			0.38
	84			0.37
	85			0.37
	86			0.37
	87			0.37
	88			0.37
	89			0.37
	90			0.37
	91			0.37
	92			0.37
	93			0.37
	94			0.37
	95			0.37
	96			0.37
	97			0.37
	98			0.37
	99			0.37
MALE-MD	16	Applies		1.58
	17	Applies		1.58
	18	Applies		1.58
	19	Applies		1.54
	20	Applies		1.54
	21	Applies		1.54
	22	Applies		1.54
	23	Applies		1.51
	24	Applies		1.48
	16	Does Not Apply		1.98
	17	Does Not Apply		1.98
	18	Does Not Apply		1.98
	19	Does Not Apply		1.93
	20	Does Not Apply		1.92
	21	Does Not Apply		1.69
	22	Does Not Apply		1.64
	23	Does Not Apply		1.59
	24	Does Not Apply		1.56
	25			1.31
	26			1.26
	27			1.21
	28			1.17
	29			1.13
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	35			0.97
	36			0.97
	37			0.97
	38			0.97
	39			0.97
	40			0.95
	41			0.95
	42			0.95
	43			0.95
	44			0.95
	45			0.95
	46			0.95
	47			0.95
	48			0.95
	49			0.95
	50			0.89
	51			0.89
	52			0.88
	53			0.87
	54			0.86
	55			0.84
	56			0.83
	57			0.83
	58			0.82
	59			0.82
	60			0.80
	61			0.78
	62			0.77
	63			0.76
	64			0.75
	65			0.70
	66			0.69
	67			0.68
	68			0.66
	69			0.66
	70			0.64
	71			0.63
	72			0.62
	73			0.60
	74			0.59
	75			0.56
	76			0.55
	77			0.53
	78			0.52
	79			0.51
	80			0.50
	81			0.50

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	82			0.49
	83			0.48
	84			0.47
	85			0.46
	86			0.45
	87			0.44
	88			0.43
	89			0.43
	90			0.43
	91			0.43
	92			0.43
	93			0.43
	94			0.43
	95			0.43
	96			0.43
	97			0.43
	98			0.43
	99			0.43
FEM-UNMARRIED	16	Applies	Principal	1.14
	17	Applies	Principal	1.14
	18	Applies	Principal	1.14
	19	Applies	Principal	1.13
	20	Applies	Principal	1.13
	21	Applies	Principal	1.13
	22	Applies	Principal	1.13
	23	Applies	Principal	1.13
	24	Applies	Principal	1.13
	16	Does Not Apply	Principal	1.43
	17	Does Not Apply	Principal	1.43
	18	Does Not Apply	Principal	1.43
	19	Does Not Apply	Principal	1.41
	20	Does Not Apply	Principal	1.41
	21	Does Not Apply	Principal	1.23
	22	Does Not Apply	Principal	1.23
	23	Does Not Apply	Principal	1.23
	24	Does Not Apply	Principal	1.20
	25			1.08
	26			1.07
	27			1.06
	28			1.05
	29			1.04
	30			0.95
	31			0.95
	32			0.95
	33			0.95
	34			0.95
	35			0.93

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	36			0.93
	37			0.93
	38			0.93
	39			0.93
	40			0.93
	41			0.93
	42			0.93
	43			0.93
	44			0.93
	45			0.93
	46			0.93
	47			0.93
	48			0.93
	49			0.93
	50			0.86
	51			0.85
	52			0.84
	53			0.83
	54			0.81
	55			0.77
	56			0.76
	57			0.75
	58			0.74
	59			0.73
	60			0.73
	61			0.72
	62			0.71
	63			0.70
	64			0.69
	65			0.65
	66			0.64
	67			0.62
	68			0.61
	69			0.60
	70			0.60
	71			0.58
	72			0.57
	73			0.56
	74			0.54
	75			0.47
	76			0.46
	77			0.45
	78			0.44
	79			0.42
	80			0.42
	81			0.41
	82			0.40

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	83			0.39
	84			0.38
	85			0.38
	86			0.38
	87			0.38
	88			0.38
	89			0.38
	90			0.38
	91			0.38
	92			0.38
	93			0.38
	94			0.38
	95			0.38
	96			0.38
	97			0.38
	98			0.38
	99			0.38
	16	Applies	Occasional	1.08
	17	Applies	Occasional	1.08
	18	Applies	Occasional	1.08
	19	Applies	Occasional	1.08
	20	Applies	Occasional	1.08
	21	Applies	Occasional	1.08
	22	Applies	Occasional	1.08
	23	Applies	Occasional	1.08
	24	Applies	Occasional	1.08
	16	Does Not Apply	Occasional	1.26
	17	Does Not Apply	Occasional	1.26
	18	Does Not Apply	Occasional	1.26
	19	Does Not Apply	Occasional	1.26
	20	Does Not Apply	Occasional	1.26
	21	Does Not Apply	Occasional	1.09
	22	Does Not Apply	Occasional	1.08
	23	Does Not Apply	Occasional	1.08
	24	Does Not Apply	Occasional	1.08
MALE-UNMARRIED	16	Applies	Principal	1.91
	17	Applies	Principal	1.91
	18	Applies	Principal	1.91
	19	Applies	Principal	1.85
	20	Applies	Principal	1.76
	21	Applies	Principal	1.74
	22	Applies	Principal	1.70
	23	Applies	Principal	1.64
	24	Applies	Principal	1.62
	16	Does Not Apply	Principal	2.39
	17	Does Not Apply	Principal	2.39
	18	Does Not Apply	Principal	2.39

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	19	Does Not Apply	Principal	2.31
	20	Does Not Apply	Principal	2.20
	21	Does Not Apply	Principal	1.83
	22	Does Not Apply	Principal	1.79
	23	Does Not Apply	Principal	1.73
	24	Does Not Apply	Principal	1.70
	25			1.45
	26			1.40
	27			1.36
	28			1.32
	29			1.28
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.02
	36			1.02
	37			1.02
	38			1.02
	39			1.02
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.91
	51			0.91
	52			0.90
	53			0.89
	54			0.89
	55			0.85
	56			0.84
	57			0.83
	58			0.83
	59			0.82
	60			0.80
	61			0.79
	62			0.78
	63			0.77
	64			0.76
	65			0.70

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	66			0.69
	67			0.68
	68			0.67
	69			0.66
	70			0.65
	71			0.65
	72			0.63
	73			0.62
	74			0.60
	75			0.56
	76			0.55
	77			0.54
	78			0.53
	79			0.51
	80			0.51
	81			0.50
	82			0.49
	83			0.48
	84			0.47
	85			0.46
	86			0.46
	87			0.45
	88			0.44
	89			0.43
	90			0.43
	91			0.43
	92			0.43
	93			0.43
	94			0.43
	95			0.43
	96			0.43
	97			0.43
	98			0.43
	99			0.43
	16	Applies	Occasional	1.62
	17	Applies	Occasional	1.62
	18	Applies	Occasional	1.62
	19	Applies	Occasional	1.57
	20	Applies	Occasional	1.50
	21	Applies	Occasional	1.50
	22	Applies	Occasional	1.50
	23	Applies	Occasional	1.49
	24	Applies	Occasional	1.46
	16	Does Not Apply	Occasional	2.03
	17	Does Not Apply	Occasional	2.03
	18	Does Not Apply	Occasional	2.03
	19	Does Not Apply	Occasional	1.96

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	20	Does Not Apply	Occasional	1.88
	21	Does Not Apply	Occasional	1.66
	22	Does Not Apply	Occasional	1.63
	23	Does Not Apply	Occasional	1.57
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE83: COLL Driver Factor
Effective Date: JAN-30-2006

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.46
	17	Applies		1.46
	18	Applies		1.46
	19	Applies		1.46
	20	Applies		1.43
	21	Applies		1.30
	22	Applies		1.15
	23	Applies		1.04
	24	Applies		1.03
	16	Does Not Apply		1.46
	17	Does Not Apply		1.46
	18	Does Not Apply		1.46
	19	Does Not Apply		1.46
	20	Does Not Apply		1.46
	21	Does Not Apply		1.44
	22	Does Not Apply		1.28
	23	Does Not Apply		1.15
	24	Does Not Apply		1.04
	25			1.03

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	26			1.02
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.95
	51			0.92
	52			0.89
	53			0.87
	54			0.85
	55			0.84
	56			0.84
	57			0.84
	58			0.84
	59			0.84
	60			0.85
	61			0.86
	62			0.86
	63			0.86
	64			0.87
	65			0.92
	66			0.93
	67			0.94
	68			0.95
	69			0.97
	70			1.04
	71			1.07
	72			1.08

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	73			1.11
	74			1.12
	75			1.18
	76			1.22
	77			1.24
	78			1.26
	79			1.28
	80			1.31
	81			1.33
	82			1.33
	83			1.34
	84			1.34
	85			1.35
	86			1.35
	87			1.35
	88			1.35
	89			1.36
	90			1.36
	91			1.36
	92			1.36
	93			1.36
	94			1.36
	95			1.36
	96			1.36
	97			1.36
	98			1.36
	99			1.36
MALE-MD	16	Applies		2.65
	17	Applies		2.65
	18	Applies		2.65
	19	Applies		2.29
	20	Applies		1.99
	21	Applies		1.57
	22	Applies		1.37
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.31
	17	Does Not Apply		3.31
	18	Does Not Apply		3.31
	19	Does Not Apply		2.86
	20	Does Not Apply		2.49
	21	Does Not Apply		1.74
	22	Does Not Apply		1.52
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.87
	64			0.87
	65			0.91
	66			0.91
	67			0.92
	68			0.92
	69			0.93
	70			0.97
	71			1.01
	72			1.03
	73			1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	74			1.07
	75			1.20
	76			1.26
	77			1.30
	78			1.34
	79			1.38
	80			1.49
	81			1.54
	82			1.56
	83			1.60
	84			1.60
	85			1.60
	86			1.60
	87			1.60
	88			1.60
	89			1.60
	90			1.60
	91			1.60
	92			1.60
	93			1.60
	94			1.60
	95			1.60
	96			1.60
	97			1.60
	98			1.60
	99			1.60
FEM-UNMARRIED	16	Applies	Principal	2.78
	17	Applies	Principal	2.78
	18	Applies	Principal	2.78
	19	Applies	Principal	2.41
	20	Applies	Principal	2.15
	21	Applies	Principal	1.71
	22	Applies	Principal	1.55
	23	Applies	Principal	1.40
	24	Applies	Principal	1.29
	16	Does Not Apply	Principal	3.48
	17	Does Not Apply	Principal	3.48
	18	Does Not Apply	Principal	3.48
	19	Does Not Apply	Principal	3.01
	20	Does Not Apply	Principal	2.69
	21	Does Not Apply	Principal	1.90
	22	Does Not Apply	Principal	1.72
	23	Does Not Apply	Principal	1.56
	24	Does Not Apply	Principal	1.43
	25			1.22
	26			1.16
	27			1.09

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	28			1.03
	29			1.03
	30			1.02
	31			1.02
	32			1.02
	33			1.02
	34			1.02
	35			1.02
	36			1.02
	37			1.02
	38			1.02
	39			1.02
	40			1.02
	41			1.02
	42			1.02
	43			1.02
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			0.96
	51			0.93
	52			0.91
	53			0.88
	54			0.86
	55			0.86
	56			0.86
	57			0.86
	58			0.86
	59			0.86
	60			0.87
	61			0.88
	62			0.88
	63			0.88
	64			0.89
	65			0.93
	66			0.94
	67			0.96
	68			0.97
	69			0.99
	70			1.05
	71			1.08
	72			1.10
	73			1.12
	74			1.14

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	75			1.20
	76			1.25
	77			1.27
	78			1.29
	79			1.31
	80			1.34
	81			1.36
	82			1.36
	83			1.37
	84			1.37
	85			1.38
	86			1.38
	87			1.38
	88			1.38
	89			1.38
	90			1.38
	91			1.39
	92			1.39
	93			1.39
	94			1.39
	95			1.39
	96			1.39
	97			1.39
	98			1.39
	99			1.39
	16	Applies	Occasional	2.10
	17	Applies	Occasional	2.10
	18	Applies	Occasional	2.10
	19	Applies	Occasional	1.82
	20	Applies	Occasional	1.66
	21	Applies	Occasional	1.47
	22	Applies	Occasional	1.33
	23	Applies	Occasional	1.22
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.62
	17	Does Not Apply	Occasional	2.62
	18	Does Not Apply	Occasional	2.62
	19	Does Not Apply	Occasional	2.27
	20	Does Not Apply	Occasional	2.03
	21	Does Not Apply	Occasional	1.63
	22	Does Not Apply	Occasional	1.48
	23	Does Not Apply	Occasional	1.34
	24	Does Not Apply	Occasional	1.23
MALE-UNMARRIED	16	Applies	Principal	3.66
	17	Applies	Principal	3.66
	18	Applies	Principal	3.66
	19	Applies	Principal	3.17

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	20	Applies	Principal	2.85
	21	Applies	Principal	2.10
	22	Applies	Principal	1.90
	23	Applies	Principal	1.73
	24	Applies	Principal	1.57
	16	Does Not Apply	Principal	4.58
	17	Does Not Apply	Principal	4.58
	18	Does Not Apply	Principal	4.58
	19	Does Not Apply	Principal	3.96
	20	Does Not Apply	Principal	3.56
	21	Does Not Apply	Principal	2.33
	22	Does Not Apply	Principal	2.11
	23	Does Not Apply	Principal	1.92
	24	Does Not Apply	Principal	1.74
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.03
	31			1.03
	32			1.03
	33			1.03
	34			1.03
	35			1.03
	36			1.03
	37			1.03
	38			1.03
	39			1.03
	40			1.02
	41			1.02
	42			1.02
	43			1.02
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.88
	63			0.88
	64			0.89
	65			0.95
	66			0.95
	67			0.96
	68			0.96
	69			0.97
	70			1.02
	71			1.06
	72			1.08
	73			1.10
	74			1.12
	75			1.29
	76			1.34
	77			1.38
	78			1.42
	79			1.47
	80			1.58
	81			1.60
	82			1.60
	83			1.60
	84			1.60
	85			1.60
	86			1.60
	87			1.60
	88			1.60
	89			1.60
	90			1.60
	91			1.60
	92			1.60
	93			1.60
	94			1.60
	95			1.60
	96			1.60
	97			1.60
	98			1.60
	99			1.60
	16	Applies	Occasional	2.76
	17	Applies	Occasional	2.76
	18	Applies	Occasional	2.76
	19	Applies	Occasional	2.38
	20	Applies	Occasional	2.14

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	21	Applies	Occasional	1.81
	22	Applies	Occasional	1.64
	23	Applies	Occasional	1.49
	24	Applies	Occasional	1.35
	16	Does Not Apply	Occasional	3.45
	17	Does Not Apply	Occasional	3.45
	18	Does Not Apply	Occasional	3.45
	19	Does Not Apply	Occasional	2.98
	20	Does Not Apply	Occasional	2.68
	21	Does Not Apply	Occasional	2.01
	22	Does Not Apply	Occasional	1.82
	23	Does Not Apply	Occasional	1.65
	24	Does Not Apply	Occasional	1.50

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE85: MDCL Driver Factor
Effective Date: JAN-30-2006

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.67
	17	Applies		1.67
	18	Applies		1.67
	19	Applies		1.61
	20	Applies		1.46
	21	Applies		1.37
	22	Applies		1.26
	23	Applies		1.20
	24	Applies		1.20
	16	Does Not Apply		1.67
	17	Does Not Apply		1.67

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Does Not Apply		1.67
	19	Does Not Apply		1.67
	20	Does Not Apply		1.67
	21	Does Not Apply		1.44
	22	Does Not Apply		1.33
	23	Does Not Apply		1.26
	24	Does Not Apply		1.21
	25			1.20
	26			1.20
	27			1.20
	28			1.20
	29			1.20
	30			1.21
	31			1.21
	32			1.21
	33			1.21
	34			1.21
	35			1.22
	36			1.22
	37			1.22
	38			1.22
	39			1.22
	40			1.21
	41			1.21
	42			1.21
	43			1.21
	44			1.21
	45			1.21
	46			1.21
	47			1.21
	48			1.21
	49			1.21
	50			1.14
	51			1.12
	52			1.12
	53			1.10
	54			1.09
	55			1.06
	56			1.06
	57			1.06
	58			1.06
	59			1.06
	60			1.05
	61			1.05
	62			1.05
	63			1.05
	64			1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	65			1.03
	66			1.00
	67			1.00
	68			1.00
	69			1.00
	70			1.01
	71			1.02
	72			1.04
	73			1.05
	74			1.06
	75			1.10
	76			1.10
	77			1.10
	78			1.10
	79			1.10
	80			1.10
	81			1.10
	82			1.10
	83			1.09
	84			1.09
	85			1.09
	86			1.09
	87			1.09
	88			1.09
	89			1.09
	90			1.09
	91			1.08
	92			1.08
	93			1.08
	94			1.08
	95			1.08
	96			1.08
	97			1.08
	98			1.08
	99			1.08
MALE-MD	16	Applies		2.17
	17	Applies		2.17
	18	Applies		2.17
	19	Applies		1.81
	20	Applies		1.54
	21	Applies		1.30
	22	Applies		1.29
	23	Applies		1.27
	24	Applies		1.26
	16	Does Not Apply		2.71
	17	Does Not Apply		2.71
	18	Does Not Apply		2.71

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	19	Does Not Apply		2.26
	20	Does Not Apply		1.92
	21	Does Not Apply		1.37
	22	Does Not Apply		1.36
	23	Does Not Apply		1.34
	24	Does Not Apply		1.33
	25			1.18
	26			1.18
	27			1.18
	28			1.18
	29			1.18
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.02
	36			1.02
	37			1.02
	38			1.02
	39			1.02
	40			1.02
	41			1.02
	42			1.02
	43			1.02
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			0.98
	51			0.97
	52			0.95
	53			0.94
	54			0.92
	55			0.89
	56			0.89
	57			0.89
	58			0.89
	59			0.89
	60			0.90
	61			0.90
	62			0.91
	63			0.92
	64			0.92
	65			0.93

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	66			0.93
	67			0.93
	68			0.93
	69			0.93
	70			0.93
	71			0.93
	72			0.94
	73			0.95
	74			0.95
	75			0.95
	76			0.96
	77			0.98
	78			0.98
	79			0.98
	80			0.98
	81			0.98
	82			0.98
	83			0.98
	84			0.98
	85			0.98
	86			0.98
	87			0.98
	88			0.98
	89			0.98
	90			0.98
	91			0.98
	92			0.98
	93			0.98
	94			0.98
	95			0.98
	96			0.98
	97			0.98
	98			0.98
	99			0.98
FEM-UNMARRIED	16	Applies	Principal	2.14
	17	Applies	Principal	2.14
	18	Applies	Principal	2.14
	19	Applies	Principal	2.00
	20	Applies	Principal	2.00
	21	Applies	Principal	1.43
	22	Applies	Principal	1.33
	23	Applies	Principal	1.33
	24	Applies	Principal	1.33
	16	Does Not Apply	Principal	2.68
	17	Does Not Apply	Principal	2.68
	18	Does Not Apply	Principal	2.68
	19	Does Not Apply	Principal	2.42

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	20	Does Not Apply	Principal	2.34
	21	Does Not Apply	Principal	1.50
	22	Does Not Apply	Principal	1.40
	23	Does Not Apply	Principal	1.40
	24	Does Not Apply	Principal	1.40
	25			1.28
	26			1.28
	27			1.28
	28			1.28
	29			1.28
	30			1.28
	31			1.28
	32			1.28
	33			1.28
	34			1.28
	35			1.28
	36			1.28
	37			1.28
	38			1.28
	39			1.28
	40			1.28
	41			1.28
	42			1.28
	43			1.28
	44			1.28
	45			1.28
	46			1.28
	47			1.28
	48			1.28
	49			1.28
	50			1.18
	51			1.17
	52			1.16
	53			1.15
	54			1.13
	55			1.12
	56			1.12
	57			1.12
	58			1.12
	59			1.12
	60			1.11
	61			1.11
	62			1.11
	63			1.11
	64			1.10
	65			1.07
	66			1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	67			1.04
	68			1.04
	69			1.04
	70			1.04
	71			1.05
	72			1.06
	73			1.07
	74			1.08
	75			1.13
	76			1.13
	77			1.13
	78			1.13
	79			1.13
	80			1.13
	81			1.13
	82			1.13
	83			1.13
	84			1.13
	85			1.13
	86			1.13
	87			1.13
	88			1.13
	89			1.13
	90			1.13
	91			1.13
	92			1.13
	93			1.13
	94			1.13
	95			1.13
	96			1.13
	97			1.13
	98			1.13
	99			1.13
	16	Applies	Occasional	1.72
	17	Applies	Occasional	1.72
	18	Applies	Occasional	1.72
	19	Applies	Occasional	1.66
	20	Applies	Occasional	1.66
	21	Applies	Occasional	1.29
	22	Applies	Occasional	1.28
	23	Applies	Occasional	1.28
	24	Applies	Occasional	1.28
	16	Does Not Apply	Occasional	2.15
	17	Does Not Apply	Occasional	2.15
	18	Does Not Apply	Occasional	2.15
	19	Does Not Apply	Occasional	1.95
	20	Does Not Apply	Occasional	1.93

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	21	Does Not Apply	Occasional	1.36
	22	Does Not Apply	Occasional	1.28
	23	Does Not Apply	Occasional	1.28
	24	Does Not Apply	Occasional	1.28
MALE-UNMARRIED	16	Applies	Principal	2.58
	17	Applies	Principal	2.58
	18	Applies	Principal	2.58
	19	Applies	Principal	2.58
	20	Applies	Principal	2.58
	21	Applies	Principal	1.36
	22	Applies	Principal	1.34
	23	Applies	Principal	1.32
	24	Applies	Principal	1.30
	16	Does Not Apply	Principal	3.24
	17	Does Not Apply	Principal	3.24
	18	Does Not Apply	Principal	3.24
	19	Does Not Apply	Principal	3.24
	20	Does Not Apply	Principal	3.24
	21	Does Not Apply	Principal	1.51
	22	Does Not Apply	Principal	1.51
	23	Does Not Apply	Principal	1.51
	24	Does Not Apply	Principal	1.51
	25			1.21
	26			1.21
	27			1.21
	28			1.21
	29			1.21
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			0.99
	36			0.99
	37			0.99
	38			0.99
	39			0.99
	40			0.99
	41			0.99
	42			0.99
	43			0.99
	44			0.99
	45			0.99
	46			0.99
	47			0.99
	48			0.99
	49			0.99

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	50			0.95
	51			0.94
	52			0.92
	53			0.91
	54			0.89
	55			0.88
	56			0.88
	57			0.88
	58			0.88
	59			0.88
	60			0.89
	61			0.89
	62			0.90
	63			0.91
	64			0.91
	65			0.94
	66			0.94
	67			0.94
	68			0.94
	69			0.94
	70			0.94
	71			0.94
	72			0.95
	73			0.96
	74			0.96
	75			0.96
	76			0.96
	77			0.98
	78			0.98
	79			0.98
	80			0.98
	81			0.98
	82			0.98
	83			0.98
	84			0.98
	85			0.98
	86			0.98
	87			0.98
	88			0.98
	89			0.98
	90			0.98
	91			0.98
	92			0.98
	93			0.98
	94			0.98
	95			0.98
	96			0.98

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	97			0.98
	98			0.98
	99			0.98
	16	Applies	Occasional	1.86
	17	Applies	Occasional	1.86
	18	Applies	Occasional	1.86
	19	Applies	Occasional	1.86
	20	Applies	Occasional	1.86
	21	Applies	Occasional	1.23
	22	Applies	Occasional	1.21
	23	Applies	Occasional	1.21
	24	Applies	Occasional	1.21
	16	Does Not Apply	Occasional	2.34
	17	Does Not Apply	Occasional	2.34
	18	Does Not Apply	Occasional	2.34
	19	Does Not Apply	Occasional	2.34
	20	Does Not Apply	Occasional	2.34
	21	Does Not Apply	Occasional	1.29
	22	Does Not Apply	Occasional	1.27
	23	Does Not Apply	Occasional	1.27
	24	Does Not Apply	Occasional	1.27

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE87: PLCY Financial Responsibility Rate Factor
Effective Date: JAN-30-2006

Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
BI, PD	5-9	0-599	0.66
BI, PD	10-19	0-599	0.71
BI, PD	20-29	0-599	0.74
BI, PD	30-39	0-599	0.78
BI, PD	40-49	0-599	0.81
BI, PD	50-59	0-599	0.86
BI, PD	60-69	0-599	0.90
BI, PD	70-79	0-599	0.92
BI, PD	80-85	0-599	0.95
BI, PD	86-89	0-599	0.97
BI, PD	90-94	0-599	0.98
BI, PD	95-100	0-599	1.00
BI, PD	993	0-599	1.00
BI, PD	998	1-6	0.84
BI, PD	998	7-10	0.84
BI, PD	998	11-999	0.84
BI, PD	999	1-6	0.84
BI, PD	999	7-10	0.84
BI, PD	999	11-999	0.84
COLL, COMP	5-9	0-599	0.55

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Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
COLL, COMP	10-19	0-599	0.60
COLL, COMP	20-29	0-599	0.64
COLL, COMP	30-39	0-599	0.68
COLL, COMP	40-49	0-599	0.73
COLL, COMP	50-59	0-599	0.79
COLL, COMP	60-69	0-599	0.83
COLL, COMP	70-79	0-599	0.89
COLL, COMP	80-85	0-599	0.92
COLL, COMP	86-89	0-599	0.95
COLL, COMP	90-94	0-599	0.98
COLL, COMP	95-100	0-599	1.00
COLL, COMP	993	0-599	1.00
COLL, COMP	998	1-6	0.84
COLL, COMP	998	7-10	0.84
COLL, COMP	998	11-999	0.84
COLL, COMP	999	1-6	0.84
COLL, COMP	999	7-10	0.84
COLL, COMP	999	11-999	0.84
MDCL	5-9	0-599	0.46
MDCL	10-19	0-599	0.51
MDCL	20-29	0-599	0.55
MDCL	30-39	0-599	0.59
MDCL	40-49	0-599	0.65
MDCL	50-59	0-599	0.71
MDCL	60-69	0-599	0.78
MDCL	70-79	0-599	0.83
MDCL	80-85	0-599	0.89
MDCL	86-89	0-599	0.92
MDCL	90-94	0-599	0.95
MDCL	95-100	0-599	1.00
MDCL	993	0-599	1.00
MDCL	998	1-6	0.62
MDCL	998	7-10	0.62
MDCL	998	11-999	0.62
MDCL	999	1-6	0.62
MDCL	999	7-10	0.62
MDCL	999	11-999	0.62

98 = Exclusion (Thin file)
99 = No-hit

RX03TE88: PLCY At Fault Accidents Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
Time Since Last Accident is 0-12 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00

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Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
	Yes	1	0.00	0.00
	No, Space	1	0.47	0.00
	Yes	2	0.47	0.00
	No, Space	2	1.10	0.00
	Yes	3	1.10	0.00
	No, Space	3	1.99	0.00
	Yes	4	1.99	0.00
	No, Space	4	3.04	0.00
	Yes	>4	1.99	1.05
	No, Space	>4	3.04	1.05
Time Since Last accident is 13-24 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.40	0.00
	Yes	2	0.40	0.00
	No, Space	2	1.00	0.00
	Yes	3	1.00	0.00
	No, Space	3	1.85	0.00
	Yes	4	1.85	0.00
	No, Space	4	2.85	0.00
	Yes	>4	1.85	1.00
	No, Space	>4	2.85	1.00
Time Since Last Accident is 35-35 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.33	0.00
	Yes	2	0.33	0.00
	No, Space	2	0.90	0.00
	Yes	3	0.90	0.00
	No, Space	3	1.71	0.00
	Yes	4	1.71	0.00
	No, Space	4	2.66	0.00
	Yes	>4	1.71	0.95
	No, Space	>4	2.66	0.95

RX03TE89: PLCY Violation Surcharge Factor

Effective Date: DEC-04-2002

Sub-chart	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
Time Since Last Incident is 0-12 Months	0	0.00	0.00	1	0.26	0.00
	2	0.47	0.00	3	0.68	0.00
	4	0.89	0.00	5	1.10	0.00
	6	1.31	0.00	7	1.52	0.00
	8	1.73	0.00	9	1.94	0.00

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Sub-chart	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	10	2.15	0.00	11	2.36	0.00
	12	2.57	0.00	>12	2.57	0.21
Time Since Last Incident is 13-24 Months	0	0.00	0.00	1	0.20	0.00
	2	0.40	0.00	3	0.60	0.00
	4	0.80	0.00	5	1.00	0.00
	6	1.20	0.00	7	1.40	0.00
	8	1.60	0.00	9	1.80	0.00
	10	2.00	0.00	11	2.20	0.00
	12	2.40	0.00	>12	2.40	0.20
Time Since Last Incident is 25-35 Months	0	0.00	0.00	1	0.14	0.00
	2	0.33	0.00	3	0.52	0.00
	4	0.71	0.00	5	0.90	0.00
	6	1.09	0.00	7	1.28	0.00
	8	1.47	0.00	9	1.66	0.00
	10	1.85	0.00	11	2.04	0.00
	12	2.23	0.00	>12	2.23	0.19

RX03TE90: PLCY Major Violation Points
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Major Violations	Major Violation Points	Major Violation Points Plus	Major Violations	Major Violation Points	Major Violation Points Plus
0	0.00	0.00	1	6.00	0.00
2	9.00	0.00	3	12.00	0.00
4	15.00	0.00	5	18.00	0.00
6	21.00	0.00	7	24.00	0.00
8	27.00	0.00	9	30.00	0.00
10	33.00	0.00	>10	33.00	3.00

RX03TE91: PLCY Minor Violation Points
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Minor Violations	Minor Violation Points	Minor Violation Points Plus	Minor Violations	Minor Violation Points	Minor Violation Points Plus
0	0.00	0.00	1	1.00	0.00
2	2.00	0.00	>2	2.00	1.00

RX03TE98: COMP OEM Endorsement Factor
Effective Date: NOV-22-2001

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Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.06	Not OEM Endorsment (500)	1.00		

RX03TE99: COLL OEM Endorsement Factor
Effective Date: NOV-22-2001

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.08	Not OEM Endorsment (500)	1.00		

RX03TF01: PLCY Policy UOA Endorsement Amount 1
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1
Limited Form	1.60	Broad Form	3.20	Gov't Employee	0.00
Not Broad Form, Not Gov't Employee, Not Limited Form	0.00				

RX03TF28: PLCY Policy UOA Endorsement Factor 1
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1
Gov't Employee	0.40	Broad Form	0.00	Limited Form	0.00
Not Broad Form, Not Gov't Employee, Not Limited Form	0.00				

RX03TF73: PLCY Policy Expense Fee
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

First Veh PD Flag	Vehicle Type	Policy Expense Fee	First Veh PD Flag	Vehicle Type	Policy Expense Fee
Y	Automobile	0.0	N	Automobile	0.0
Y	Motorcycle	0.0	N	Motorcycle	0.0
Y	Recreational Vehicle	0.0	N	Recreational Vehicle	0.0

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First Veh PD Flag	Vehicle Type	Policy Expense Fee	First Veh PD Flag	Vehicle Type	Policy Expense Fee
Y	Motorhome	0.0	N	Motorhome	0.0
Y	Named Non Owner	0.0	N	Named Non Owner	0.0
Y	Classics	0.0	N	Classics	0.0
Y	Antique	0.0	N	Antique	0.0

RX03TF77: PLCY Unverifiable Driving Record Surcharge Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.40
0-18	Inexperienced	1.00	>18	Inexperienced	1.40
	Experienced	1.00			

RX03TF78: PLCY Coverage Expense Fee **
Effective Date: AUG-01-2008

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		24.70
PD	Automobile		22.50
MDCL	Automobile		6.00
COLL	Automobile		43.90
COMP	Automobile		20.00
BI	Motorcycle		0.00
PD	Motorcycle		0.00
MDCL	Motorcycle		0.00
COLL	Motorcycle		0.00
COMP	Motorcycle		0.00
BI	Motorhome		0.00
PD	Motorhome		0.00
MDCL	Motorhome		0.00
COLL	Motorhome		0.00
COMP	Motorhome		0.00
BI	Named Non Owner		0.00
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	24.70
PD	Classics	Not Restricted	22.50
MDCL	Classics	Not Restricted	6.00
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	24.70
PD	Antique	Not Restricted	22.50
MDCL	Antique	Not Restricted	6.00

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Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00
COLL	Antique	Restricted	0.00

No expense fees are applicable on Annual Policies

RX03TF91: PLCY Terms with Prior Carrier Factor

Effective Date: AUG-01-2007

Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Renewal	<20070801	
Group A		Non-standard Prior Carriers Version 2.
		Nationwide Prior Carriers Version 6..
Group B		Not(Nationwide Prion Carrier Version 6).)
		Not(Non-standard Prior Carriers-Version 2) .)

Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
Renewal	0-999			1.00
Group A	0-999			1.00
Group B		Lapse > 30 Days		1.00
	0-99		0-5	1.00
	1, 2		>5	0.90
	3		>5	0.92
	4		>5	0.94
	5		>5	0.96
	6		>5	0.98
	7-99		>5	1.00
	501(Intra Agency Transfer Discount)			0.90
	502(Intra Agency Transfer Discount)			0.92
	503(Intra Agency Transfer Discount)			0.93
	504(Intra Agency Transfer Discount)			0.95
	505(Intra Agency Transfer Discount)			0.96
	506(Intra Agency Transfer Dicount)			0.98

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Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
	507-999			1.00

RX03TI06: CFL CFL Additional Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate	Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate
25000	500	2.00	50000	500	2.50
100000	750	3.00			

RX03TI12: PLCY Accident Prevention Course Discount Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
COMP	Does Not Apply	1.00	COMP	Applies	0.95
COLL	Does Not Apply	1.00	COLL	Applies	0.95
PD	Does Not Apply	1.00	PD	Applies	0.95
BI	Does Not Apply	1.00	BI	Applies	0.95
PIP	Does Not Apply	1.00	PIP	Applies	0.95
MDCL	Does Not Apply	1.00	MDCL	Applies	0.95

RX03TI29: PLCY Passive Occupant Restraint Discount Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor
Not Applicable	1.00	Air Bag	0.70	Air Bag (Driver Side)	0.80
Seat Belt Passive	1.00				

RX03TI33: PLCY Long Term Policyholder Discount Factor
Effective Date: JUL-28-2003

Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor	Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor
Semi-Annual	001-006	1.00	Semi-Annual	7-10	0.90
Semi-Annual	11-20	0.85	Semi-Annual	501(Intra Agency Transfer Discount)	0.92
Semi-Annual	502(Intra Agency Transfer Discount)	0.92	Semi-Annual	503(Intra Agency Transfer Discount)	0.92

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Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor	Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor
Semi-Annual	504(Intra Agency Transfer Discount)	0.92	Semi-Annual	505(Intra Agency Transfer Discount)	0.92
Semi-Annual	506(Intra Agency Transfer Dicount)	0.92	Semi-Annual	507-510	0.90
Semi-Annual	511-520	0.85	Semi-Annual	21-999	0.85
Annual	1-3	1.00	Annual	4, 5	0.90
Annual	6-10	0.85	Annual	501(Intra Agency Transfer Discount)	0.92
Annual	502(Intra Agency Transfer Discount)	0.92	Annual	503(Intra Agency Transfer Discount)	0.92
Annual	504(Intra Agency Transfer Discount)	0.90	Annual	505(Intra Agency Transfer Discount)	0.90
Annual	506(Intra Agency Transfer Dicount)	0.85	Annual	507-599	0.85
Annual	11-999	0.85			

RX03TI35: PLCY Home and Car Discount Factor

Effective Date: JUL-29-2004

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
			Corporate Business	1.00
Future (add at renewal), No		Automobile		1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Automobile		0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Automobile		1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Automobile		1.00
not Future (add at renewal), not No,		Automobile		1.00

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
not Remove (at renewal), not Yes				
Future (add at renewal), No		Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Antique(11), Classic(09)	Not Restricted	0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Not Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Not Restricted	1.00
Future (add at renewal), No		Antique(11), Classic(09)	Restricted	1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Antique(11), Classic(09)	Restricted	0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Restricted	0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Restricted	1.00
Future (add at renewal), No		Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Motorhome(06), Trailer(04)		0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Motorhome(06), Trailer(04)		0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not	Motorhome(06), Trailer(04)		1.00

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
	Mobile Home, not Tenent			
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Motorhome(06), Trailer(04)		1.00

RX03TI73: PLCY Accident Free Discount Factor
Effective Date: DEC-15-2000

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
>0				>4	1.00
		>0		>4	1.00
			No Prev Ins, Surcharge 6 Months (3)	>4	1.00
			No Previous Ins. Surcharge-Policy Anniv.-No Prior Ins-1-30 Days (6)	>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.90

RX03TI83: PLCY Auto Financial Discount Factor
Effective Date: JAN-11-2004

Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes		Non Nationwide Homeowner	0.95
Yes		Non Nationwider Mobile Homeowner	0.95
Yes		Non Nationwide Condo	0.95
Yes		Non Nationwide Farm	0.95
No		Non Nationwide Homeowner	1.00
No		Non Nationwider Mobile Homeowner	1.00
No		Non Nationwide Condo	1.00
No		Non Nationwide Farm	1.00
	Remove (at renewal), Yes		1.00
Yes	Future (add at renewal), No		0.95
	Future (add at renewal), No		1.00

RX03TI84: COMP Driver's Age Percent
Renewal Effective Date: AUG-18-2000

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New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI85: COLL Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.50	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI86: BI Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI87: PD Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI88: MDCL Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI89: COMP Engine Size Percent **
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.32	101-200	0.59	201-350	1.00
351-500	1.32	501-650	1.62	651-800	1.62
801-950	1.62	951-99999	1.62		

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Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI90: COLL Engine Size Percent **
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.22	101-200	0.44	201-350	0.66
351-500	0.96	501-650	1.12	651-800	1.12
801-950	1.12	951-99999	1.12		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI91: BI Engine Size Percent **
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.43	101-200	0.56	201-350	0.64
351-500	0.71	501-650	0.71	651-800	0.71
801-950	0.71	951-99999	0.71		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI92: PD Engine Size Percent **
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.46	101-200	0.60	201-350	0.69
351-500	0.88	501-650	0.91	651-800	0.91
801-950	0.91	951-99999	0.91		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TM12: BI BI Matrix Factor
Effective Date: AUG-01-2007

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.73
	5-9	Future (add at renewal), No		Applies	1-2	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.48
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.73
	10-19	Future (add at renewal), No		Applies	1-2	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.48
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.77
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	20-29	Future (add at renewal), No		Applies	1-2	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.50
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.77
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	30-39	Future (add at renewal), No		Applies	1-2	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.50
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.79
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.79
	40-49	Future (add at renewal), No		Applies	1-2	0.63
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	50-59	Future (add at renewal), No		Applies	1-2	0.63
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.81
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	60-69	Future (add at renewal), No		Applies	1-2	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.81
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	70-79	Future (add at renewal), No		Applies	1-2	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	80-85	Future (add at renewal), No		Applies	1-2	0.65
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	86-89	Future (add at renewal), No		Applies	1-2	0.65
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.66
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.66
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.66
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.66
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.66
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.66
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.66
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.66
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.66
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.73
	5-9	Future (add at renewal), No		Applies	3-6	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.48
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.73
	10-19	Future (add at renewal), No		Applies	3-6	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.48
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.77
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	20-29	Future (add at renewal), No		Applies	3-6	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.50
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.77
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	30-39	Future (add at renewal), No		Applies	3-6	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.50
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.79
	40-49	Future (add at renewal), No		Applies	3-6	0.63
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.79
	50-59	Future (add at renewal), No		Applies	3-6	0.63
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.81
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	60-69	Future (add at renewal), No		Applies	3-6	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.81
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	70-79	Future (add at renewal), No		Applies	3-6	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	80-85	Future (add at renewal), No		Applies	3-6	0.65
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	86-89	Future (add at renewal), No		Applies	3-6	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.66
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.66
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.66
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.66
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.66
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.66
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.66
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.66
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	999	Future (add at renewal), No		Applies	3-6	0.66
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.66
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.71
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.56
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.73
	5-9	Future (add at renewal), No		Applies	501-506	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.48
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.73
	10-19	Future (add at renewal), No		Applies	501-506	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	501-506	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.48
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.77
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	20-29	Future (add at renewal), No		Applies	501-506	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.50
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.77
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	30-39	Future (add at renewal), No		Applies	501-506	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.50

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.79
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.79
	40-49	Future (add at renewal), No		Applies	501-506	0.63
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.79
	50-59	Future (add at renewal), No		Applies	501-506	0.63
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.81
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Future (add at renewal), No		Applies	501-506	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.81
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	70-79	Future (add at renewal), No		Applies	501-506	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	80-85	Future (add at renewal), No		Applies	501-506	0.65
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	86-89	Future (add at renewal), No		Applies	501-506	0.65
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.66
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.66
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.66
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.66
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	993	Future (add at renewal), No		Applies	501-506	0.66
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.66
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	998	Future (add at renewal), No		Applies	501-506	0.66
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.66
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.66
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.73
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.48

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.73
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.48
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.50
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.50
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.79
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.79
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.79
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.66
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.66
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.66
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.66
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.66
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.66
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.66
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.66
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.66
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Future (add at renewal), No		Applies	11-999	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.48
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.73
	10-19	Future (add at renewal), No		Applies	11-999	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.48
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.77
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	20-29	Future (add at renewal), No		Applies	11-999	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.50
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.77
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	30-39	Future (add at renewal), No		Applies	11-999	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.50
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.79
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.79
	40-49	Future (add at renewal), No		Applies	11-999	0.63
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.79
	50-59	Future (add at renewal), No		Applies	11-999	0.63
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.81
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	60-69	Future (add at renewal), No		Applies	11-999	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.81
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	70-79	Future (add at renewal), No		Applies	11-999	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	80-85	Future (add at renewal), No		Applies	11-999	0.65
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	86-89	Future (add at renewal), No		Applies	11-999	0.65
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.66
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.66
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.66
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.66
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Future (add at renewal), No		Applies	11-999	0.66
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.66
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.66
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.66
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.66
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.66
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.75
	5-9	Future (add at renewal), No		Applies	1-2	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.65
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.45
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.75
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.75
	10-19	Future (add at renewal), No		Applies	1-2	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.65
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.45
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	20-29	Future (add at renewal), No		Applies	1-2	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.47
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.77
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	30-39	Future (add at renewal), No		Applies	1-2	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.47
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.79
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.79
	40-49	Future (add at renewal), No		Applies	1-2	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.79
	50-59	Future (add at renewal), No		Applies	1-2	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.81
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	60-69	Future (add at renewal), No		Applies	1-2	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.81
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	70-79	Future (add at renewal), No		Applies	1-2	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	80-85	Future (add at renewal), No		Applies	1-2	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Future (add at renewal), No		Applies	1-2	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	998	Future (add at renewal), No		Does Not Apply	1-2	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	998	Future (add at renewal), No		Applies	1-2	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	999	Future (add at renewal), No		Applies	1-2	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.75
	5-9	Future (add at renewal), No		Applies	3-6	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.65
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.45
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.75
	10-19	Future (add at renewal), No		Applies	3-6	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.51

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.65
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.45
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.77
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	20-29	Future (add at renewal), No		Applies	3-6	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.47
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.77
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	30-39	Future (add at renewal), No		Applies	3-6	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.47

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.79
	40-49	Future (add at renewal), No		Applies	3-6	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.79
	50-59	Future (add at renewal), No		Applies	3-6	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.81
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Future (add at renewal), No		Applies	3-6	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.81
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	70-79	Future (add at renewal), No		Applies	3-6	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	80-85	Future (add at renewal), No		Applies	3-6	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	86-89	Future (add at renewal), No		Applies	3-6	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	998	Future (add at renewal), No		Does Not Apply	3-6	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	998	Future (add at renewal), No		Applies	3-6	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	999	Future (add at renewal), No		Applies	3-6	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.75
	5-9	Future (add at renewal), No		Applies	501-506	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.45
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.75
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.75
	10-19	Future (add at renewal), No		Applies	501-506	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.65
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.45
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.77
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	20-29	Future (add at renewal), No		Applies	501-506	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.47
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.77
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	30-39	Future (add at renewal), No		Applies	501-506	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.47
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.79
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.79
	40-49	Future (add at renewal), No		Applies	501-506	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.79
	50-59	Future (add at renewal), No		Applies	501-506	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.81
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	60-69	Future (add at renewal), No		Applies	501-506	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.81
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	70-79	Future (add at renewal), No		Applies	501-506	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	80-85	Future (add at renewal), No		Applies	501-506	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	86-89	Future (add at renewal), No		Applies	501-506	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	993	Future (add at renewal), No		Applies	501-506	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	998	Future (add at renewal), No		Does Not Apply	501-506	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	998	Future (add at renewal), No		Applies	501-506	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	999	Future (add at renewal), No		Applies	501-506	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.65
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.45
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.75
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.65
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.45
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.47
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.47
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.79
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.79
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.79
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.75
	5-9	Future (add at renewal), No		Applies	11-999	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.65
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.45
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.75
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.75
	10-19	Future (add at renewal), No		Applies	11-999	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.65
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.45

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.77
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	20-29	Future (add at renewal), No		Applies	11-999	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.47
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.77
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	30-39	Future (add at renewal), No		Applies	11-999	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.47
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.79
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.79
	40-49	Future (add at renewal), No		Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.79
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.79
	50-59	Future (add at renewal), No		Applies	11-999	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.81
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	60-69	Future (add at renewal), No		Applies	11-999	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.81
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	70-79	Future (add at renewal), No		Applies	11-999	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	80-85	Future (add at renewal), No		Applies	11-999	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	86-89	Future (add at renewal), No		Applies	11-999	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	993	Future (add at renewal), No		Applies	11-999	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	998	Future (add at renewal), No		Does Not Apply	11-999	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	998	Future (add at renewal), No		Applies	11-999	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Does Not Apply	11-999	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	999	Future (add at renewal), No		Applies	11-999	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	10-19	Future (add at renewal), No		Applies	1-2	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.79
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.79
	20-29	Future (add at renewal), No		Applies	1-2	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.79
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.79
	30-39	Future (add at renewal), No		Applies	1-2	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	40-49	Future (add at renewal), No		Applies	1-2	0.66
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.66
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	50-59	Future (add at renewal), No		Applies	1-2	0.66
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.66
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	60-69	Future (add at renewal), No		Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	70-79	Future (add at renewal), No		Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.88
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.88
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.91
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	90-94	Future (add at renewal), No		Applies	1-2	0.71
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.71
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.91
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	95-100	Future (add at renewal), No		Applies	1-2	0.71
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.71
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	993	Future (add at renewal), No		Does Not Apply	1-2	0.91
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	993	Future (add at renewal), No		Applies	1-2	0.71
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.71
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	998	Future (add at renewal), No		Does Not Apply	1-2	1.02
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.02
	998	Future (add at renewal), No		Applies	1-2	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	999	Future (add at renewal), No		Does Not Apply	1-2	1.02
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.02
	999	Future (add at renewal), No		Applies	1-2	0.77
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.79
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.79
	20-29	Future (add at renewal), No		Applies	3-6	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.79
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	30-39	Future (add at renewal), No		Applies	3-6	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	40-49	Future (add at renewal), No		Applies	3-6	0.66
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.66
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	50-59	Future (add at renewal), No		Applies	3-6	0.66
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	60-69	Future (add at renewal), No		Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	70-79	Future (add at renewal), No		Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.88
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.88
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.91
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	90-94	Future (add at renewal), No		Applies	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.71
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.91
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	95-100	Future (add at renewal), No		Applies	3-6	0.71
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.71
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	993	Future (add at renewal), No		Does Not Apply	3-6	0.91
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	993	Future (add at renewal), No		Applies	3-6	0.71
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.71
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	998	Future (add at renewal), No		Does Not Apply	3-6	1.02
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.02
	998	Future (add at renewal), No		Applies	3-6	0.77
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	999	Future (add at renewal), No		Does Not Apply	3-6	1.02
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.02
	999	Future (add at renewal), No		Applies	3-6	0.77
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.70
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.79
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.79
	20-29	Future (add at renewal), No		Applies	501-506	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.79
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.79
	30-39	Future (add at renewal), No		Applies	501-506	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	40-49	Future (add at renewal), No		Applies	501-506	0.66
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.66
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	50-59	Future (add at renewal), No		Applies	501-506	0.66
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.66
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	60-69	Future (add at renewal), No		Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Future (add at renewal), No		Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.88
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.88
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.91
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	90-94	Future (add at renewal), No		Applies	501-506	0.71
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.71
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.91
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	95-100	Future (add at renewal), No		Applies	501-506	0.71
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.71
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	993	Future (add at renewal), No		Does Not Apply	501-506	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	993	Future (add at renewal), No		Applies	501-506	0.71
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.71
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	998	Future (add at renewal), No		Does Not Apply	501-506	1.02
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.02
	998	Future (add at renewal), No		Applies	501-506	0.77
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	999	Future (add at renewal), No		Does Not Apply	501-506	1.02
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.02
	999	Future (add at renewal), No		Applies	501-506	0.77
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.79
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.79
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.79
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.66
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.66
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.66
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.66
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.71
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.71
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.71
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.71
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.71
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.02
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.02
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.77
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.02
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.02
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.77
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.79
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.79
	20-29	Future (add at renewal), No		Applies	11-999	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.79
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.79
	30-39	Future (add at renewal), No		Applies	11-999	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	40-49	Future (add at renewal), No		Applies	11-999	0.66
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.66
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	50-59	Future (add at renewal), No		Applies	11-999	0.66
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.66
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	60-69	Future (add at renewal), No		Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	70-79	Future (add at renewal), No		Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.88
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.88
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.91
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	90-94	Future (add at renewal), No		Applies	11-999	0.71
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.71
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.91
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	95-100	Future (add at renewal), No		Applies	11-999	0.71
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.71
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	993	Future (add at renewal), No		Does Not Apply	11-999	0.91
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	993	Future (add at renewal), No		Applies	11-999	0.71
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.71
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	998	Future (add at renewal), No		Does Not Apply	11-999	1.02
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.02

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Future (add at renewal), No		Applies	11-999	0.77
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70
	999	Future (add at renewal), No		Does Not Apply	11-999	1.02
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.02
	999	Future (add at renewal), No		Applies	11-999	0.77
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70

RX03TM13: COLL COLL Matrix Factor
Effective Date: AUG-01-2007

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.64
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.64
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.64
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.64
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.64
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Future (add at renewal), No		Applies	1-2	0.64
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	80-85	Future (add at renewal), No		Applies	1-2	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	86-89	Future (add at renewal), No		Applies	1-2	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	90-94	Future (add at renewal), No		Applies	1-2	0.64
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	95-100	Future (add at renewal), No		Applies	1-2	0.64
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	993	Future (add at renewal), No		Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	993	Future (add at renewal), No		Applies	1-2	0.64
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	998	Future (add at renewal), No		Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	998	Future (add at renewal), No		Applies	1-2	0.64
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	999	Future (add at renewal), No		Does Not Apply	1-2	0.84
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	999	Future (add at renewal), No		Applies	1-2	0.64
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	5-9	Future (add at renewal), No		Applies	3-6	0.64
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	10-19	Future (add at renewal), No		Applies	3-6	0.64
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Future (add at renewal), No		Applies	3-6	0.64
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.64
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.64
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.64
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	80-85	Future (add at renewal), No		Applies	3-6	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	86-89	Future (add at renewal), No		Applies	3-6	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	90-94	Future (add at renewal), No		Applies	3-6	0.64
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	95-100	Future (add at renewal), No		Applies	3-6	0.64
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	993	Future (add at renewal), No		Does Not Apply	3-6	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	993	Future (add at renewal), No		Applies	3-6	0.64
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	998	Future (add at renewal), No		Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	998	Future (add at renewal), No		Applies	3-6	0.64
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	999	Future (add at renewal), No		Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	999	Future (add at renewal), No		Applies	3-6	0.64
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.56
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.64
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.64
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.64
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.64
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.64
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.64
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	80-85	Future (add at renewal), No		Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	86-89	Future (add at renewal), No		Applies	501-506	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	90-94	Future (add at renewal), No		Applies	501-506	0.64
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	95-100	Future (add at renewal), No		Applies	501-506	0.64
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	993	Future (add at renewal), No		Does Not Apply	501-506	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	993	Future (add at renewal), No		Applies	501-506	0.64
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	998	Future (add at renewal), No		Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.64
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	999	Future (add at renewal), No		Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	999	Future (add at renewal), No		Applies	501-506	0.64
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.64
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.64
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.64
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.64
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.64
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.64
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	80-85	Future (add at renewal), No		Applies	11-999	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	86-89	Future (add at renewal), No		Applies	11-999	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	90-94	Future (add at renewal), No		Applies	11-999	0.64
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	95-100	Future (add at renewal), No		Applies	11-999	0.64
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	993	Future (add at renewal), No		Applies	11-999	0.64
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	998	Future (add at renewal), No		Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	998	Future (add at renewal), No		Applies	11-999	0.64
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	999	Future (add at renewal), No		Does Not Apply	11-999	0.84
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	999	Future (add at renewal), No		Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.61
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.61
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.61
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.61
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.61
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	70-79	Future (add at renewal), No		Applies	1-2	0.61
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	80-85	Future (add at renewal), No		Applies	1-2	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	86-89	Future (add at renewal), No		Applies	1-2	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	90-94	Future (add at renewal), No		Applies	1-2	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	95-100	Future (add at renewal), No		Applies	1-2	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	993	Future (add at renewal), No		Does Not Apply	1-2	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	993	Future (add at renewal), No		Applies	1-2	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	998	Future (add at renewal), No		Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	999	Future (add at renewal), No		Applies	1-2	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.61
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.61
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	40-49	Future (add at renewal), No		Applies	3-6	0.61
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.61
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.61
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.61
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	80-85	Future (add at renewal), No		Applies	3-6	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	86-89	Future (add at renewal), No		Applies	3-6	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	90-94	Future (add at renewal), No		Applies	3-6	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	95-100	Future (add at renewal), No		Applies	3-6	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	993	Future (add at renewal), No		Does Not Apply	3-6	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	993	Future (add at renewal), No		Applies	3-6	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	998	Future (add at renewal), No		Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.61
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.61
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.61
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Future (add at renewal), No		Applies	501-506	0.61
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.61
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.61
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	80-85	Future (add at renewal), No		Applies	501-506	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	86-89	Future (add at renewal), No		Applies	501-506	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	90-94	Future (add at renewal), No		Applies	501-506	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	95-100	Future (add at renewal), No		Applies	501-506	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	993	Future (add at renewal), No		Does Not Apply	501-506	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	993	Future (add at renewal), No		Applies	501-506	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	998	Future (add at renewal), No		Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.61
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.61
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.61
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.61
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.61
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	70-79	Future (add at renewal), No		Applies	11-999	0.61
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	80-85	Future (add at renewal), No		Applies	11-999	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	86-89	Future (add at renewal), No		Applies	11-999	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	90-94	Future (add at renewal), No		Applies	11-999	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Future (add at renewal), No		Applies	11-999	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	993	Future (add at renewal), No		Does Not Apply	11-999	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	993	Future (add at renewal), No		Applies	11-999	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	998	Future (add at renewal), No		Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	999	Future (add at renewal), No		Applies	11-999	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.84
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.84
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.87
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	60-69	Future (add at renewal), No		Applies	1-2	0.69
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.87
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	70-79	Future (add at renewal), No		Applies	1-2	0.69
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.89
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.89
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	993	Future (add at renewal), No		Does Not Apply	1-2	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.75
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.75
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.84
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.84
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.87
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	60-69	Future (add at renewal), No		Applies	3-6	0.69
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.87
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	70-79	Future (add at renewal), No		Applies	3-6	0.69
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.89
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.89
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	95-100	Future (add at renewal), No		Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	993	Future (add at renewal), No		Does Not Apply	3-6	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.75
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.75
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.68
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.84
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Does Not Apply	501-506	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.84
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.87
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	60-69	Future (add at renewal), No		Applies	501-506	0.69
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.87
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	70-79	Future (add at renewal), No		Applies	501-506	0.69
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.89
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.89
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	993	Future (add at renewal), No		Does Not Apply	501-506	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.75
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.75
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.84
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.84
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	50-59	Future (add at renewal), No		Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.87
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	60-69	Future (add at renewal), No		Applies	11-999	0.69
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.87
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	70-79	Future (add at renewal), No		Applies	11-999	0.69
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.89
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	993	Future (add at renewal), No		Does Not Apply	11-999	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.75
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.75
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68

RX03TM14: COMP COMP Matrix Factor

Effective Date: AUG-01-2007

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)

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Sub-chart - High Level	Rated Threshold
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.64
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.64
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.64
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.64
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.64
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	70-79	Future (add at renewal), No		Applies	1-2	0.64
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	80-85	Future (add at renewal), No		Applies	1-2	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Applies	1-2	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	90-94	Future (add at renewal), No		Applies	1-2	0.64
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	95-100	Future (add at renewal), No		Applies	1-2	0.64
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	993	Future (add at renewal), No		Does Not Apply	1-2	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	993	Future (add at renewal), No		Applies	1-2	0.64
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	998	Future (add at renewal), No		Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	998	Future (add at renewal), No		Applies	1-2	0.64
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	999	Future (add at renewal), No		Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	999	Future (add at renewal), No		Applies	1-2	0.64
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	5-9	Future (add at renewal), No		Applies	3-6	0.64
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	10-19	Future (add at renewal), No		Applies	3-6	0.64
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	40-49	Future (add at renewal), No		Applies	3-6	0.64
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.64
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Applies	3-6	0.64
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.64
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	80-85	Future (add at renewal), No		Applies	3-6	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	86-89	Future (add at renewal), No		Applies	3-6	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	90-94	Future (add at renewal), No		Applies	3-6	0.64
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	95-100	Future (add at renewal), No		Applies	3-6	0.64
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	993	Future (add at renewal), No		Does Not Apply	3-6	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	993	Future (add at renewal), No		Applies	3-6	0.64
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	998	Future (add at renewal), No		Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	998	Future (add at renewal), No		Applies	3-6	0.64
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	999	Future (add at renewal), No		Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	999	Future (add at renewal), No		Applies	3-6	0.64
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.56
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.64
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	10-19	Future (add at renewal), No		Applies	501-506	0.64
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.64
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.64
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.64
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.64
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	80-85	Future (add at renewal), No		Applies	501-506	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	86-89	Future (add at renewal), No		Applies	501-506	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	90-94	Future (add at renewal), No		Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	95-100	Future (add at renewal), No		Applies	501-506	0.64
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	993	Future (add at renewal), No		Does Not Apply	501-506	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	993	Future (add at renewal), No		Applies	501-506	0.64
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	998	Future (add at renewal), No		Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	998	Future (add at renewal), No		Applies	501-506	0.64
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	999	Future (add at renewal), No		Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	999	Future (add at renewal), No		Applies	501-506	0.64
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.64
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.64
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.64
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.64
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	70-79	Future (add at renewal), No		Applies	11-999	0.64
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	80-85	Future (add at renewal), No		Applies	11-999	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	86-89	Future (add at renewal), No		Applies	11-999	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	90-94	Future (add at renewal), No		Applies	11-999	0.64
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	95-100	Future (add at renewal), No		Applies	11-999	0.64
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	993	Future (add at renewal), No		Does Not Apply	11-999	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	993	Future (add at renewal), No		Applies	11-999	0.64
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	998	Future (add at renewal), No		Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	998	Future (add at renewal), No		Applies	11-999	0.64
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Future (add at renewal), No		Does Not Apply	11-999	0.84
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	999	Future (add at renewal), No		Applies	11-999	0.64
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	10-19	Future (add at renewal), No		Applies	1-2	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.61
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.61
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.61
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.61
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	60-69	Future (add at renewal), No		Applies	1-2	0.61
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	70-79	Future (add at renewal), No		Applies	1-2	0.61
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	80-85	Future (add at renewal), No		Applies	1-2	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	86-89	Future (add at renewal), No		Applies	1-2	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	90-94	Future (add at renewal), No		Applies	1-2	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	95-100	Future (add at renewal), No		Applies	1-2	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	993	Future (add at renewal), No		Does Not Apply	1-2	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	993	Future (add at renewal), No		Applies	1-2	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	998	Future (add at renewal), No		Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	998	Future (add at renewal), No		Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	999	Future (add at renewal), No		Applies	1-2	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.61
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	30-39	Future (add at renewal), No		Applies	3-6	0.61
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	40-49	Future (add at renewal), No		Applies	3-6	0.61
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.61
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.61
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.61
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	80-85	Future (add at renewal), No		Applies	3-6	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	86-89	Future (add at renewal), No		Applies	3-6	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	90-94	Future (add at renewal), No		Applies	3-6	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	95-100	Future (add at renewal), No		Applies	3-6	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	993	Future (add at renewal), No		Does Not Apply	3-6	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	993	Future (add at renewal), No		Applies	3-6	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	998	Future (add at renewal), No		Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.61
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.61
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.61
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.61
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.61
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Future (add at renewal), No		Applies	501-506	0.61
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	80-85	Future (add at renewal), No		Applies	501-506	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	86-89	Future (add at renewal), No		Applies	501-506	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	90-94	Future (add at renewal), No		Applies	501-506	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	95-100	Future (add at renewal), No		Applies	501-506	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	993	Future (add at renewal), No		Does Not Apply	501-506	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	993	Future (add at renewal), No		Applies	501-506	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	998	Future (add at renewal), No		Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.61
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.61
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.61
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.61
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.61
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	70-79	Future (add at renewal), No		Applies	11-999	0.61
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.83
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	80-85	Future (add at renewal), No		Applies	11-999	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.83
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	86-89	Future (add at renewal), No		Applies	11-999	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.83
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	90-94	Future (add at renewal), No		Applies	11-999	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.83
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	95-100	Future (add at renewal), No		Applies	11-999	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	993	Future (add at renewal), No		Does Not Apply	11-999	0.83
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	993	Future (add at renewal), No		Applies	11-999	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	998	Future (add at renewal), No		Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	999	Future (add at renewal), No		Applies	11-999	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.84
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.87
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	60-69	Future (add at renewal), No		Applies	1-2	0.69
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.61
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.87
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	70-79	Future (add at renewal), No		Applies	1-2	0.69
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.89
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.89
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	993	Future (add at renewal), No		Does Not Apply	1-2	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.75
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.75
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.84
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.84
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.87
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	60-69	Future (add at renewal), No		Applies	3-6	0.69
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.87
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Future (add at renewal), No		Applies	3-6	0.69
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.61
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.89
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.89
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	95-100	Future (add at renewal), No		Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	993	Future (add at renewal), No		Does Not Apply	3-6	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.75
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.75
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.68
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.84
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.84
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.87
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	60-69	Future (add at renewal), No		Applies	501-506	0.69
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.87
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	70-79	Future (add at renewal), No		Applies	501-506	0.69
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.61
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.89
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.89
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	95-100	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	993	Future (add at renewal), No		Does Not Apply	501-506	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.75
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.75
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.61
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.84
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.84
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	50-59	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.87
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	60-69	Future (add at renewal), No		Applies	11-999	0.69
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.87
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	70-79	Future (add at renewal), No		Applies	11-999	0.69
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.61
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.89
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.89
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	993	Future (add at renewal), No		Does Not Apply	11-999	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.75
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.75
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68

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RX03TM15: MDCL MP Matrix Factor
Effective Date: AUG-01-2007

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.72
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.72
	5-9	Future (add at renewal), No		Applies	1-2	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.48
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.72
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.72
	10-19	Future (add at renewal), No		Applies	1-2	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.48

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.76
	20-29	Future (add at renewal), No		Applies	1-2	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.49
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.76
	30-39	Future (add at renewal), No		Applies	1-2	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.49
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Future (add at renewal), No		Applies	1-2	0.62
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	50-59	Future (add at renewal), No		Applies	1-2	0.62
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	60-69	Future (add at renewal), No		Applies	1-2	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	70-79	Future (add at renewal), No		Applies	1-2	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	80-85	Future (add at renewal), No		Applies	1-2	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	86-89	Future (add at renewal), No		Applies	1-2	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	90-94	Future (add at renewal), No		Applies	1-2	0.65
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	95-100	Future (add at renewal), No		Applies	1-2	0.65
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	993	Future (add at renewal), No		Does Not Apply	1-2	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	993	Future (add at renewal), No		Applies	1-2	0.65
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	998	Future (add at renewal), No		Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	998	Future (add at renewal), No		Applies	1-2	0.65
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	999	Future (add at renewal), No		Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	999	Future (add at renewal), No		Applies	1-2	0.65
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.72
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.72
	5-9	Future (add at renewal), No		Applies	3-6	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.48
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.72
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Future (add at renewal), No		Applies	3-6	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.48
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.76
	20-29	Future (add at renewal), No		Applies	3-6	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.49
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.76
	30-39	Future (add at renewal), No		Applies	3-6	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.49
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	40-49	Future (add at renewal), No		Applies	3-6	0.62
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	50-59	Future (add at renewal), No		Applies	3-6	0.62
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	60-69	Future (add at renewal), No		Applies	3-6	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	70-79	Future (add at renewal), No		Applies	3-6	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	80-85	Future (add at renewal), No		Applies	3-6	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	86-89	Future (add at renewal), No		Applies	3-6	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	90-94	Future (add at renewal), No		Applies	3-6	0.65
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	95-100	Future (add at renewal), No		Applies	3-6	0.65
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	993	Future (add at renewal), No		Does Not Apply	3-6	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	993	Future (add at renewal), No		Applies	3-6	0.65
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	998	Future (add at renewal), No		Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Future (add at renewal), No		Applies	3-6	0.65
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	999	Future (add at renewal), No		Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	999	Future (add at renewal), No		Applies	3-6	0.65
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.55
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.72
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.72
	5-9	Future (add at renewal), No		Applies	501-506	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.48
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.72
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.72
	10-19	Future (add at renewal), No		Applies	501-506	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.48
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.76
	20-29	Future (add at renewal), No		Applies	501-506	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.49

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.76
	30-39	Future (add at renewal), No		Applies	501-506	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.49
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	40-49	Future (add at renewal), No		Applies	501-506	0.62
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	50-59	Future (add at renewal), No		Applies	501-506	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	60-69	Future (add at renewal), No		Applies	501-506	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	70-79	Future (add at renewal), No		Applies	501-506	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	80-85	Future (add at renewal), No		Applies	501-506	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	86-89	Future (add at renewal), No		Applies	501-506	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.65
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	95-100	Future (add at renewal), No		Applies	501-506	0.65
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	993	Future (add at renewal), No		Does Not Apply	501-506	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	993	Future (add at renewal), No		Applies	501-506	0.65
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	998	Future (add at renewal), No		Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	998	Future (add at renewal), No		Applies	501-506	0.65
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	999	Future (add at renewal), No		Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	999	Future (add at renewal), No		Applies	501-506	0.65
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.72
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.72
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.48
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.72
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.72
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.48
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.76
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.49
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.76
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.49
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.72
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.72
	5-9	Future (add at renewal), No		Applies	11-999	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.48
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.72
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.72
	10-19	Future (add at renewal), No		Applies	11-999	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.48
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.76
	20-29	Future (add at renewal), No		Applies	11-999	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.49
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.76
	30-39	Future (add at renewal), No		Applies	11-999	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.49
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.62
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	50-59	Future (add at renewal), No		Applies	11-999	0.62
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	60-69	Future (add at renewal), No		Applies	11-999	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	70-79	Future (add at renewal), No		Applies	11-999	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	80-85	Future (add at renewal), No		Applies	11-999	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	86-89	Future (add at renewal), No		Applies	11-999	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	90-94	Future (add at renewal), No		Applies	11-999	0.65
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	95-100	Future (add at renewal), No		Applies	11-999	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	993	Future (add at renewal), No		Does Not Apply	11-999	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	993	Future (add at renewal), No		Applies	11-999	0.65
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	998	Future (add at renewal), No		Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	998	Future (add at renewal), No		Applies	11-999	0.65
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	999	Future (add at renewal), No		Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	999	Future (add at renewal), No		Applies	11-999	0.65
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.74
	5-9	Future (add at renewal), No		Applies	1-2	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.45
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.45
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.76
	20-29	Future (add at renewal), No		Applies	1-2	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.47
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.76
	30-39	Future (add at renewal), No		Applies	1-2	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.47
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	40-49	Future (add at renewal), No		Applies	1-2	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	50-59	Future (add at renewal), No		Applies	1-2	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	60-69	Future (add at renewal), No		Applies	1-2	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	70-79	Future (add at renewal), No		Applies	1-2	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	80-85	Future (add at renewal), No		Applies	1-2	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	86-89	Future (add at renewal), No		Applies	1-2	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	90-94	Future (add at renewal), No		Applies	1-2	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	95-100	Future (add at renewal), No		Applies	1-2	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	993	Future (add at renewal), No		Does Not Apply	1-2	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	993	Future (add at renewal), No		Applies	1-2	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.74
	5-9	Future (add at renewal), No		Applies	3-6	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.51

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.45
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.74
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.74
	10-19	Future (add at renewal), No		Applies	3-6	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.45
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.76
	20-29	Future (add at renewal), No		Applies	3-6	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.47

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.76
	30-39	Future (add at renewal), No		Applies	3-6	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.47
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	40-49	Future (add at renewal), No		Applies	3-6	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	50-59	Future (add at renewal), No		Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	60-69	Future (add at renewal), No		Applies	3-6	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	70-79	Future (add at renewal), No		Applies	3-6	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	80-85	Future (add at renewal), No		Applies	3-6	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	86-89	Future (add at renewal), No		Applies	3-6	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	95-100	Future (add at renewal), No		Applies	3-6	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	993	Future (add at renewal), No		Does Not Apply	3-6	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	993	Future (add at renewal), No		Applies	3-6	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner ,	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Market Value , Farm			
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.74
	5-9	Future (add at renewal), No		Applies	501-506	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.45
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.74
	10-19	Future (add at renewal), No		Applies	501-506	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.45
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Future (add at renewal), No		Applies	501-506	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.47
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.76
	30-39	Future (add at renewal), No		Applies	501-506	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.47
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	40-49	Future (add at renewal), No		Applies	501-506	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	50-59	Future (add at renewal), No		Applies	501-506	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	60-69	Future (add at renewal), No		Applies	501-506	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	70-79	Future (add at renewal), No		Applies	501-506	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	80-85	Future (add at renewal), No		Applies	501-506	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	86-89	Future (add at renewal), No		Applies	501-506	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	90-94	Future (add at renewal), No		Applies	501-506	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	95-100	Future (add at renewal), No		Applies	501-506	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	501-506	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	993	Future (add at renewal), No		Applies	501-506	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.74
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.45
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.74
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.74
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.45
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.76
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.47
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.76
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.47
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.74
	5-9	Future (add at renewal), No		Applies	11-999	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.45
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.74
	10-19	Future (add at renewal), No		Applies	11-999	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.45
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.76
	20-29	Future (add at renewal), No		Applies	11-999	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.47
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.76
	30-39	Future (add at renewal), No		Applies	11-999	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.47
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	40-49	Future (add at renewal), No		Applies	11-999	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	50-59	Future (add at renewal), No		Applies	11-999	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	60-69	Future (add at renewal), No		Applies	11-999	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	70-79	Future (add at renewal), No		Applies	11-999	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Future (add at renewal), No		Applies	11-999	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	86-89	Future (add at renewal), No		Applies	11-999	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	90-94	Future (add at renewal), No		Applies	11-999	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	95-100	Future (add at renewal), No		Applies	11-999	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	993	Future (add at renewal), No		Does Not Apply	11-999	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	993	Future (add at renewal), No		Applies	11-999	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.78
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	20-29	Future (add at renewal), No		Applies	1-2	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.78
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	30-39	Future (add at renewal), No		Applies	1-2	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.65
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Future (add at renewal), No		Applies	1-2	0.65
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.68
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.68
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	90-94	Future (add at renewal), No		Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	95-100	Future (add at renewal), No		Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	993	Future (add at renewal), No		Does Not Apply	1-2	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	993	Future (add at renewal), No		Applies	1-2	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.76
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.69
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.78
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Future (add at renewal), No		Applies	3-6	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.78
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	30-39	Future (add at renewal), No		Applies	3-6	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	40-49	Future (add at renewal), No		Applies	3-6	0.65
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.65
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.68
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.68
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	90-94	Future (add at renewal), No		Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	95-100	Future (add at renewal), No		Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	3-6	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	993	Future (add at renewal), No		Applies	3-6	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.76
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.69
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Future (add at renewal), No		Applies	3-6	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.69
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.78
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	20-29	Future (add at renewal), No		Applies	501-506	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.78
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	30-39	Future (add at renewal), No		Applies	501-506	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.65
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.65
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.68
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.68
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	90-94	Future (add at renewal), No		Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	95-100	Future (add at renewal), No		Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	993	Future (add at renewal), No		Does Not Apply	501-506	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	993	Future (add at renewal), No		Applies	501-506	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.76
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.69
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.69
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.69
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.69
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.78
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	20-29	Future (add at renewal), No		Applies	11-999	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.78
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	30-39	Future (add at renewal), No		Applies	11-999	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.65
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	50-59	Future (add at renewal), No		Applies	11-999	0.65
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.68
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.68
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	90-94	Future (add at renewal), No		Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	95-100	Future (add at renewal), No		Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	993	Future (add at renewal), No		Does Not Apply	11-999	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	993	Future (add at renewal), No		Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.76
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.69
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.69

RX03TM16: PD PD Matrix Factor

Effective Date: AUG-01-2007

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.72
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.72
	5-9	Future (add at renewal), No		Applies	1-2	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.48
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.72
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.72
	10-19	Future (add at renewal), No		Applies	1-2	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	1-2	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.48
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.76
	20-29	Future (add at renewal), No		Applies	1-2	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.49
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.76
	30-39	Future (add at renewal), No		Applies	1-2	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.49

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	40-49	Future (add at renewal), No		Applies	1-2	0.62
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	50-59	Future (add at renewal), No		Applies	1-2	0.62
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Applies	1-2	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	70-79	Future (add at renewal), No		Applies	1-2	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	80-85	Future (add at renewal), No		Applies	1-2	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	86-89	Future (add at renewal), No		Applies	1-2	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	90-94	Future (add at renewal), No		Applies	1-2	0.65
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	95-100	Future (add at renewal), No		Applies	1-2	0.65
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	993	Future (add at renewal), No		Does Not Apply	1-2	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	993	Future (add at renewal), No		Applies	1-2	0.65
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	998	Future (add at renewal), No		Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	998	Future (add at renewal), No		Applies	1-2	0.65
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	999	Future (add at renewal), No		Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	999	Future (add at renewal), No		Applies	1-2	0.65
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.72
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.72
	5-9	Future (add at renewal), No		Applies	3-6	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.48

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.72
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.72
	10-19	Future (add at renewal), No		Applies	3-6	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.48
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.76
	20-29	Future (add at renewal), No		Applies	3-6	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.49
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Applies	3-6	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.49
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	40-49	Future (add at renewal), No		Applies	3-6	0.62
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	50-59	Future (add at renewal), No		Applies	3-6	0.62
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	60-69	Future (add at renewal), No		Applies	3-6	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	70-79	Future (add at renewal), No		Applies	3-6	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	80-85	Future (add at renewal), No		Applies	3-6	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	86-89	Future (add at renewal), No		Applies	3-6	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	90-94	Future (add at renewal), No		Applies	3-6	0.65
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	95-100	Future (add at renewal), No		Applies	3-6	0.65
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	993	Future (add at renewal), No		Does Not Apply	3-6	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	993	Future (add at renewal), No		Applies	3-6	0.65
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	998	Future (add at renewal), No		Applies	3-6	0.65
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	999	Future (add at renewal), No		Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	999	Future (add at renewal), No		Applies	3-6	0.65
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.55
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.72
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	5-9	Future (add at renewal), No		Applies	501-506	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.48
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.72
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.72
	10-19	Future (add at renewal), No		Applies	501-506	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.48
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.76
	20-29	Future (add at renewal), No		Applies	501-506	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.49
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.76
	30-39	Future (add at renewal), No		Applies	501-506	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.49
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	40-49	Future (add at renewal), No		Applies	501-506	0.62
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	50-59	Future (add at renewal), No		Applies	501-506	0.62
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	60-69	Future (add at renewal), No		Applies	501-506	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	70-79	Future (add at renewal), No		Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	80-85	Future (add at renewal), No		Applies	501-506	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	86-89	Future (add at renewal), No		Applies	501-506	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	90-94	Future (add at renewal), No		Applies	501-506	0.65
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	95-100	Future (add at renewal), No		Applies	501-506	0.65
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	993	Future (add at renewal), No		Does Not Apply	501-506	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	993	Future (add at renewal), No		Applies	501-506	0.65
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	998	Future (add at renewal), No		Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	998	Future (add at renewal), No		Applies	501-506	0.65
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	999	Future (add at renewal), No		Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	999	Future (add at renewal), No		Applies	501-506	0.65
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.72
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.72
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.48
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.72
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.72
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.48

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.76
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.49
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.76
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.49
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.72
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.72
	5-9	Future (add at renewal), No		Applies	11-999	0.56
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.56
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.60
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.48
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.72
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.72
	10-19	Future (add at renewal), No		Applies	11-999	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.56
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.60
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.48
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.76
	20-29	Future (add at renewal), No		Applies	11-999	0.58
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.58
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.49
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.76
	30-39	Future (add at renewal), No		Applies	11-999	0.58
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.58
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.49
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	40-49	Future (add at renewal), No		Applies	11-999	0.62
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	50-59	Future (add at renewal), No		Applies	11-999	0.62
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	60-69	Future (add at renewal), No		Applies	11-999	0.63
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	70-79	Future (add at renewal), No		Applies	11-999	0.63
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	80-85	Future (add at renewal), No		Applies	11-999	0.64
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	86-89	Future (add at renewal), No		Applies	11-999	0.64
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	90-94	Future (add at renewal), No		Applies	11-999	0.65
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	95-100	Future (add at renewal), No		Applies	11-999	0.65
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	993	Future (add at renewal), No		Does Not Apply	11-999	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	993	Future (add at renewal), No		Applies	11-999	0.65
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	998	Future (add at renewal), No		Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	998	Future (add at renewal), No		Applies	11-999	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	999	Future (add at renewal), No		Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	999	Future (add at renewal), No		Applies	11-999	0.65
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.74
	5-9	Future (add at renewal), No		Applies	1-2	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.45
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.74
	10-19	Future (add at renewal), No		Applies	1-2	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.45
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.76
	20-29	Future (add at renewal), No		Applies	1-2	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.47
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	30-39	Future (add at renewal), No		Applies	1-2	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.47
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	40-49	Future (add at renewal), No		Applies	1-2	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	50-59	Future (add at renewal), No		Applies	1-2	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	60-69	Future (add at renewal), No		Applies	1-2	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	70-79	Future (add at renewal), No		Applies	1-2	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	80-85	Future (add at renewal), No		Applies	1-2	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	86-89	Future (add at renewal), No		Applies	1-2	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	90-94	Future (add at renewal), No		Applies	1-2	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	95-100	Future (add at renewal), No		Applies	1-2	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	993	Future (add at renewal), No		Does Not Apply	1-2	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	993	Future (add at renewal), No		Applies	1-2	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	5-9	Future (add at renewal), No		Applies	3-6	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.45
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.74
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.74
	10-19	Future (add at renewal), No		Applies	3-6	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.45
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.76
	20-29	Future (add at renewal), No		Applies	3-6	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.47
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.76
	30-39	Future (add at renewal), No		Applies	3-6	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.47
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	40-49	Future (add at renewal), No		Applies	3-6	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	50-59	Future (add at renewal), No		Applies	3-6	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	60-69	Future (add at renewal), No		Applies	3-6	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	70-79	Future (add at renewal), No		Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	80-85	Future (add at renewal), No		Applies	3-6	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	86-89	Future (add at renewal), No		Applies	3-6	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	90-94	Future (add at renewal), No		Applies	3-6	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	95-100	Future (add at renewal), No		Applies	3-6	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	993	Future (add at renewal), No		Does Not Apply	3-6	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	993	Future (add at renewal), No		Applies	3-6	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.74
	5-9	Future (add at renewal), No		Applies	501-506	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.45
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.74
	10-19	Future (add at renewal), No		Applies	501-506	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.45

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.76
	20-29	Future (add at renewal), No		Applies	501-506	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.47
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.76
	30-39	Future (add at renewal), No		Applies	501-506	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.47
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Future (add at renewal), No		Applies	501-506	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	50-59	Future (add at renewal), No		Applies	501-506	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	60-69	Future (add at renewal), No		Applies	501-506	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	70-79	Future (add at renewal), No		Applies	501-506	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	80-85	Future (add at renewal), No		Applies	501-506	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	86-89	Future (add at renewal), No		Applies	501-506	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	90-94	Future (add at renewal), No		Applies	501-506	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	95-100	Future (add at renewal), No		Applies	501-506	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	993	Future (add at renewal), No		Does Not Apply	501-506	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	993	Future (add at renewal), No		Applies	501-506	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.74
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.64
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.45
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.74
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.45
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.76
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.47
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.76
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.76
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.47
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.74
	5-9	Future (add at renewal), No		Applies	11-999	0.51
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.51
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.45
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.74
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.74
	10-19	Future (add at renewal), No		Applies	11-999	0.51
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.51
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.45
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.76
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.76
	20-29	Future (add at renewal), No		Applies	11-999	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.53
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.47
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.76
	30-39	Future (add at renewal), No		Applies	11-999	0.53
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.47
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.78
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	40-49	Future (add at renewal), No		Applies	11-999	0.60
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.60
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.78
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	50-59	Future (add at renewal), No		Applies	11-999	0.60
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.80
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	60-69	Future (add at renewal), No		Applies	11-999	0.60
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.80
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	70-79	Future (add at renewal), No		Applies	11-999	0.60
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.60
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.82
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	80-85	Future (add at renewal), No		Applies	11-999	0.61
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.82
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	86-89	Future (add at renewal), No		Applies	11-999	0.61
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.84
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Future (add at renewal), No		Applies	11-999	0.61
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.84
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	95-100	Future (add at renewal), No		Applies	11-999	0.61
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	993	Future (add at renewal), No		Does Not Apply	11-999	0.84
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	993	Future (add at renewal), No		Applies	11-999	0.61
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.78
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	20-29	Future (add at renewal), No		Applies	1-2	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.78
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	30-39	Future (add at renewal), No		Applies	1-2	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.65
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.65
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.68
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.68
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	90-94	Future (add at renewal), No		Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	95-100	Future (add at renewal), No		Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	993	Future (add at renewal), No		Does Not Apply	1-2	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	993	Future (add at renewal), No		Applies	1-2	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	998	Future (add at renewal), No		Does Not Apply	1-2	1.02
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.02
	998	Future (add at renewal), No		Applies	1-2	0.76
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.69
	999	Future (add at renewal), No		Does Not Apply	1-2	1.02
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.02
	999	Future (add at renewal), No		Applies	1-2	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.69
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.78
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	20-29	Future (add at renewal), No		Applies	3-6	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.78
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	30-39	Future (add at renewal), No		Applies	3-6	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Future (add at renewal), No		Applies	3-6	0.65
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.65
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.65
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.68
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.68
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	90-94	Future (add at renewal), No		Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	95-100	Future (add at renewal), No		Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	993	Future (add at renewal), No		Does Not Apply	3-6	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	993	Future (add at renewal), No		Applies	3-6	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	998	Future (add at renewal), No		Does Not Apply	3-6	1.02
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.02
	998	Future (add at renewal), No		Applies	3-6	0.76
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	999	Future (add at renewal), No		Does Not Apply	3-6	1.02
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.02
	999	Future (add at renewal), No		Applies	3-6	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Applies	3-6	0.69
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.78
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	20-29	Future (add at renewal), No		Applies	501-506	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.78
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	30-39	Future (add at renewal), No		Applies	501-506	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.65
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.65
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.65
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.68
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	90-94	Future (add at renewal), No		Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	95-100	Future (add at renewal), No		Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	993	Future (add at renewal), No		Does Not Apply	501-506	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	993	Future (add at renewal), No		Applies	501-506	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	998	Future (add at renewal), No		Does Not Apply	501-506	1.02
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	1.02

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.76
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.69
	999	Future (add at renewal), No		Does Not Apply	501-506	1.02
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.02
	999	Future (add at renewal), No		Applies	501-506	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.69
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.65
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.65
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.02
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.02
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.69
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.02
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.02
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.78
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	20-29	Future (add at renewal), No		Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.78
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	30-39	Future (add at renewal), No		Applies	11-999	0.63
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.65
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.65
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.65
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.68
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.68
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.90
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	90-94	Future (add at renewal), No		Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.90
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	95-100	Future (add at renewal), No		Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.90
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	993	Future (add at renewal), No		Applies	11-999	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	998	Future (add at renewal), No		Does Not Apply	11-999	1.02
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.02
	998	Future (add at renewal), No		Applies	11-999	0.76
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.69
	999	Future (add at renewal), No		Does Not Apply	11-999	1.02
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.02
	999	Future (add at renewal), No		Applies	11-999	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.69

RX03TM20: PLCY Advance Quote Discount Factor
Effective Date: AUG-01-2007

Policy Insured Term	Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
	<20060130			1.000
		Nationwide Prior Carriers incl Titan		1.000
			0-7	1.000
001	>20070731		8	0.920
001	>20070731		>8	0.920
002	>20070731		8	0.930
002	>20070731		>8	0.930
3	>20070731		8	0.940
3	>20070731		>8	0.940
4	>20070731		8	0.960
4	>20070731		>8	0.960
5	>20070731		8	0.970
5	>20070731		>8	0.970
6	>20070731		8	0.980
6	>20070731		>8	0.980
>6	>20070731			1.000
001	>20060129		8	0.950
001	>20060129		>8	0.950
002	>20060129		8	0.975
002	>20060129		>8	0.975
Not(1, 2)	>20060129			1.000

RX03TM22: PLCY Preferred Discount
Effective Date: JUL-28-2006

Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount
08	0.85	09	1.00	Not(08, 09)	1.00

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Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto Abstract

Review Status: Filed 04/22/2008

Comments:

Attachment:

A-1 ed 1-06.pdf

Satisfied -Name: APCS-Auto Premium Comparison Survey

Review Status: Filed 04/22/2008

Comments:

Attachments:

PPA Survey Form APCS_Completed.pdf

PPA Survey Form APCS_Completed.xls

Satisfied -Name: NAIC loss cost data entry document

Review Status: Filed 04/22/2008

Comments:

Attachment:

loss_cost_data_entry_form.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Review Status: Filed 04/22/2008

Bypass Reason: This form does not apply to this filing.

Comments:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Review Status: Filed 04/22/2008

Comments:

Attachments:

F588AR_080108.pdf

RateRule Filing ScheduleF779AR.pdf

Satisfied -Name: Filing Exhibits

Review Status: Filed 04/22/2008

Comments:

Attachment:

AR 8-1-08 Filing Exhibits FINAL.pdf

Satisfied -Name: AR Trailer Loss Ratio Analysis

Review Status: Filed 04/22/2008

Comments:

Attachment:

AR Trailer loss ratio analysis.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 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 private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Nationwide Mutual Insurance Company
NAIC # (including group #) NAIC Group Number 0140, NAIC Company Code 23787

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
   Yes [X] No
   If yes, list the areas: _____

2. Do you furnish a market for young drivers? [X] Yes [ ] No

3. Do require collateral business to support a youthful driver? [ ] Yes [X] No

4. Do you insure drivers with an international or foreign driver's license? [ ] Yes [X] No

5. Specify the percentage you allow in credit or discounts for the following:

a.	Driver over 55	5% (Accident Prevention Course Discount)
b.	Good Student Discount	Discounts between 0% and 21%
c.	Multi-car Discount	Varies in Matrix
d.	Accident Free Discount	10%*
	*Please Specify Qualification for Discount:	
	Drivers must have no chargeable accidents, no major violations in most recent 5 years, must have a verifiable driving record, and the drivers has no lapse in insurance coverage.	
e.	Anti-Theft Discount	0%
f.	Other (specify)	
	Full front seat air bag	30%
	Driver side only air bag	20%
	Auto Financial Discount	5%
	Long Term Policyholder Discount	8% to 15%
	Home and Car Discount	5% to 10%
	New Vehicle Discount	0.6% to 29%
	Preferred Discount	15%
	Advance Quote Discount	2% to 8%
	Terms with Prior Carrier Discount	2% to 10%
	Intra-Agency Transfer Discount	2% to 10%

6. Do you have an installment payment plan for automobile insurance? [X] Yes [ ] No
   If so, what is the fee for installment payments? $5.00

7. Does your company utilize a tiered rating plan? ☐ Yes [X] No
If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Christine Hadley

Signature

Chrinstine M. Hadley

Printed Name

Pricing Managers

Title

614-677-7759

Telephone Number

hadleyc@nationwide.com

Email address

AID PC A-1 (1/06)

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	23787
Company Name:	Nationwide Mutual Insurance Company
Contact Person:	Christine Hadley
Telephone No.:	(800)882-2822 ext.77752
Email Address:	hadleyc@nationwide.com
Effective Date:	8/1/2008

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*20 or 30*	%
AUTO/HOMEOWNERS	*5-10*	%
GOOD STUDENT	*1-21*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*39/16*	%

Assumptions to Use:

1 ***Liability -Minimum $25,000 per person***
2 ***Bodily Injury $50,000 per accident***
$25,000 per accident
3 ***Property Damage $100 deductible per accident***
4 ***Comprehensive & Collision $250 deductible per accident***
5 ***The insured has elected to accept***
Uninsured motorist property and bodily injury equal to liability coverag
Underinsured bodily injury equal to liability coverag
6 ***Personal Injury Protection of $5,000 for medical, loss***
wages according to statute and $5,000 accidental
7 ***If male and female rates are different, use the highest of the tw***

Submit to: *Arkansas Insurance Department*
1200 West Third Street
Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		$534	$663	$238	$228	$550	$683	$243	$233	$706	$887	$289	$275	$490	$605	$226	$217	$659	$826	$276	$263
	Minimum Liability with Comprehensive and Collision		$910	$1,168	$393	$364	$920	$1,183	$398	$368	$1,104	$1,425	$454	$418	$896	$1,163	$402	$366	$1,050	$1,351	$437	$403
	100/300/50 Liability with Comprehensive and Collision		$948	$1,208	$421	$394	$972	$1,241	$430	$401	$1,191	$1,527	$495	$461	$937	$1,204	$430	$396	$1,127	$1,442	$476	$443
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$549	$682	$243	$233	$566	$704	$248	$237	$729	$917	$297	$282	$505	$624	$230	$221	$682	$855	$284	$270
	Minimum Liability with Comprehensive and Collision		$1,110	$1,434	$455	$420	$1,117	$1,446	$460	$423	$1,324	$1,719	$523	$480	$1,099	$1,436	$467	$424	$1,265	$1,639	$504	$463
	100/300/50 Liability with Comprehensive and Collision		$1,131	$1,452	$479	$444	$1,153	$1,481	$487	$451	$1,394	$1,799	$559	$517	$1,123	$1,454	$489	$448	$1,326	$1,708	$538	$499
2003 Honda Odyssey "EX"	*Minimum Liability*		$487	$600	$225	$216	$503	$621	$230	$220	$645	$806	$273	$260	$450	$552	$215	$206	$604	$752	$261	$249
	Minimum Liability with Comprehensive and Collision		$994	$1,284	$424	$390	$1,002	$1,298	$429	$393	$1,184	$1,536	$484	$443	$996	$1,303	$441	$397	$1,132	$1,465	$468	$429
	100/300/50 Liability with Comprehensive and Collision		$1,014	$1,300	$447	$414	$1,035	$1,329	$455	$421	$1,246	$1,605	$518	$478	$1,017	$1,317	$462	$421	$1,186	$1,525	$500	$462
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$539	$668	$242	$231	$562	$697	$249	$237	$732	$920	$300	$284	$502	$619	$231	$221	$685	$858	$287	$272
	Minimum Liability with Comprehensive and Collision		$1,122	$1,452	$463	$425	$1,135	$1,471	$469	$429	$1,351	$1,755	$535	$489	$1,122	$1,469	$479	$432	$1,292	$1,675	$517	$473
	100/300/50 Liability with Comprehensive and Collision		$1,145	$1,470	$486	$450	$1,172	$1,509	$496	$459	$1,425	$1,840	$572	$528	$1,146	$1,488	$501	$457	$1,356	$1,747	$551	$509
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$488	$602	$226	$216	$508	$628	$232	$222	$658	$823	$277	$263	$455	$559	$216	$208	$615	$768	$265	$252
	Minimum Liability with Comprehensive and Collision		$1,300	$1,708	$531	$478	$1,311	$1,726	$540	$485	$1,525	$2,008	$606	$545	$1,338	$1,787	$572	$503	$1,464	$1,925	$586	$527
	100/300/50 Liability with Comprehensive and Collision		$1,295	$1,688	$546	$497	$1,318	$1,721	$556	$505	$1,562	$2,042	$630	$572	$1,329	$1,758	$581	$518	$1,492	$1,949	$608	$553
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$520	$644	$236	$226	$540	$669	$242	$231	$698	$875	$290	$275	$482	$594	$225	$215	$653	$817	$277	$263
	Minimum Liability with Comprehensive and Collision		$1,023	$1,317	$426	$396	$1,035	$1,334	$433	$399	$1,233	$1,594	$493	$454	$1,015	$1,319	$438	$399	$1,178	$1,520	$477	$439
	100/300/50 Liability with Comprehensive and Collision		$1,052	$1,343	$453	$422	$1,075	$1,375	$462	$429	$1,307	$1,679	$531	$493	$1,044	$1,344	$462	$425	$1,242	$1,593	$512	$475

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	**08A-5120AR-JGD**

2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	**N/A**

		Company Name		Company NAIC Number
3.	**A.**	**Nationwide Mutual Insurance Company**	**B.**	**23787**

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**Personal Auto**	**B.**	**Private Passenger Auto**

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change (Auto only)	(C) Requested % Rate Level Change (Auto, Trailer and Motorcycles Combined)	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	4.2%	2.6%					
Property Damage	5.5%	3.8%					
Medical Benefits/Excess Medical	3.8%	2.8%					
Comprehensive	-5.4%	0.5%					
Collision	5.8%	4.4%					
UM/UIM – Bodily Injury	2.0%	1.5%					
UM/UIM – Property Damage	-16.8%	0.0%					
Loss of Use	6.3%	4.6%					
Towing and Labor	-25.1%	0.0%					
TOTAL OVERALL EFFECT	**3.1%**	**3.0%**					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	**43,232**	**0.0%**	**8/1/2007**	**62,386**	**34,000**	**54.5%**	**53.8%**
2006	**42,491**	**-0.3%**	**9/15/2006**	**61,966**	**34,433**	**55.6%**	**53.4%**
		0.0%	**7/28/2006**				
		-2.1%	**4/14/2006**				
		0.0%	**1/30/2006**				
2005	**42,472**	**2.5%**	**7/30/2005**	**63,050**	**35,947**	**57.0%**	**53.9%**
		3.8%	**1/30/2005**				
2004	**44,261**	**3.3%**	**1/11/2004**	**64,723**	**36,909**	**57.0%**	**54.0%**
2003	**46,437**	**6.0%**	**6/19/2003**	**65,789**	**42,068**	**63.9%**	**59.1%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense (Commissions)	**11.6%**
B. General Expense	**15.3%**
C. Taxes, License & Fees	**3.0%**
D. Underwriting Profit & Contingencies	**3.2%**
E. Other (explain)	**-0.9% Underwriting Expense Offsets**
F. TOTAL	**32.2%**

8. **_N/A_____**Apply Lost Cost Factors to Future filings? (Y or N)

9. **_All policy forms: 25.9%__Auto Only: 14.7%__**Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): **_All policy forms: 66__Auto Only: 46_**

10. **_All policy forms: -45%__Auto Only: -11.4%__**Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): **Auto Only: 49**

Property & Casualty Transmittal Document (Revised 1/1/05)

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:
f. State Filing #:
g. SERFF Filing #:

3.	Group Name	Group NAIC #
	Nationwide Insurance Company	140

4.	Company Name(s)	Domicile	NAIC #	FEIN #
	Nationwide Mutual Insurance Company	Ohio	23787	31-4177100

5.	Company Tracking Number	08A-5120AR-JGD

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Christine M. Hadley One Nationwide Plaza Columbus, OH 43215	Pricing Manager	800-882-2822 x77759	614-249-3885	*hadleyc@Nationwide.com*

7.	Signature of authorized filer	Christine Hadley
8.	Please print name of authorized filer	Christine M. Hadley

Filing information (see General Instructions for descriptions of these fields)

9.	**Type of Insurance (TOI)**	Private Passenger Automobile
10.	**Sub-Type of Insurance (Sub-TOI)**	19.1002/21.1000 PPA Liability & Physical Damage Combination
11.	**State Specific Product code(s) (if applicable)[See State Specific Requirements]**	N/A
12.	**Company Program Title** (Marketing title)	N/A
13.	**Filing Type**	☐ Rate/Loss Cost ☐ Rules ☒ Rates/Rules ☐ Forms ☐ Combination Rates/Rules/Forms ☐ Withdrawal ☐ Other
14.	**Effective Date(s) Requested**	New: 08/01/2008 Renewal: 08/01/2008
15.	**Reference Filing?**	☐ Yes ☒ No
16.	**Reference Organization** (if applicable)	
17.	**Reference Organization # & Title**	
18.	**Company's Date of Filing**	March 31, 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 #	08A-5120AR-JGD

21.	**Filing Description** [This area should be similar to the body of a cover letter and is free-form text]

Arkansas Private Passenger Automobiles

Outlined herein are details and supporting data relating to changes in Private Passenger Automobile rates written in the Nationwide Mutual Insurance Company.

OVERALL RATE LEVEL CHANGES

We have based the indications developed in this filing on an assumed effective date of August 1, 2008. Exhibit I shows three years of Voluntary Personal Automobile experience by coverage for the Nationwide Mutual Insurance Company ending September 30, 2007. We have adjusted earned premiums to current rate levels, and losses are on an accident year basis, developed to ultimate, and projected to the average date of loss during the effective period of the new rates.

Large Losses

To prevent any single claim from having a disproportionate influence on the loss development patterns, we have adjusted Bodily Injury and Uninsured/Underinsured Motorists-Bodily Injury ultimate losses by removing large losses greater than or equal to $100,000, developing the remaining losses to ultimate and then adding the large losses back into the estimated ultimate losses.

Comprehensive Catastrophe Adjustment

The random occurrence of catastrophes distorts actual underwriting results for the Comprehensive coverage. To account for expected catastrophes yet maintain stability in our rates, we estimate the expected amount of catastrophe losses and load this amount into our Comprehensive losses over a ten-year period. Our Comprehensive indication contains a total catastrophe load of 19.4 percent of losses to reflect catastrophe exposure. Exhibit II shows the calculation of this catastrophic provision.

Projection of Losses

Exhibit III shows Average Paid Cost Trend data and Incurred Claim Frequency by coverage for Arkansas and Companywide for the past 24 quarters for all coverages. The data is on a four-quarter-ending basis. Our projection of losses to anticipated future levels is primarily based on historical claim cost trends. We have also considered accident year trends, industry trends, and credibility measures.

We are incorporating the use of both retrospective and prospective trends. Historical losses are trended first to the average date of the current accident year using retrospective trends. Then these "current" losses will be trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period may not always be consistent with what we expect will happen in the future.

The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an assumed effective date of August 1, 2008. The resulting loss projection factors, reflecting both severity and frequency by coverage, are shown on row (6)

of Exhibit I, pages 1 through 5 and 7 through 9, and row (7), on page 6.

Projected Expense Adjustments

We have projected expenses that are not directly related to premiums separately in determining the indicated rate need. These amounts differ for liability and physical damage coverages. Fixed Expenses, which include General Expense, Other Acquisition, and Unallocated Loss Adjustment, are calculated as a percentage of earned premium.

	Liability	Physical Damage
Fixed Expenses	23.3%	25.3%

We project these expense dollars using an annual average expense trend of +3.1 percent. This trend is based trends in the Consumer Price Index and insurance industry wages.

Financial Needs Model

Exhibit IV is the Company's Financial Needs Model, for combined coverages, which demonstrates the need for a 2.1 percent for liability and 4.8 percent for physical damage underwriting profit provision, considering total investment income from all sources. This is the data upon which the indications are based.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

The permissible loss, loss adjustment, and fixed expense ratio is derived using the components of the variable expense ratio which includes the average commission and brokerage ratio for all agency states, the state premium tax, plus an allowance for miscellaneous taxes, licenses, and fees based on companywide data.

Liability Permissible Loss, Loss Adjustment, and Fixed Expense Ratio
(100% - 13.7% Expenses - 2.1% Underwriting Profit Provision) = 84.2%

Physical Damage Permissible Loss, Loss Adjustment, and Fixed Expense Ratio
(100% - 13.7% Expenses – 4.8% Underwriting Profit Provision) = 81.5%

INDICATED AND PROPOSED CHANGES

Based on the adjusted loss and fixed expense ratios in Exhibit I as well as the permissible loss and fixed expense ratio developed above, the following summarizes the indicated and proposed changes by coverage for Private Passenger Automobiles. Indications for Bodily Injury, Property Damage, Medical Benefits/Excess Medical Benefits, Comprehensive, Collision, Uninsured/Underinsured Motorists Coverage – Bodily Injury, Uninsured Property Damage, Towing and Labor, and Loss of Use are based on 36 months of experience.

	Private Passenger Automobiles		**Motorcycles**	**Trailers/Truck Campers**	**Combined**
Coverage	**Indicated Change**	**Proposed Change**	**Proposed Change**	**Proposed Change**	**Proposed Change**
Bodily Injury	4.2%	2.9%	-38.0%	0.0%	2.6%
Property Damage	5.5%	4.0%	-25.9%	0.0%	3.8%
Medical Benefits / Excess Medical Benefits	3.8%	2.8%	0.0%	0.0%	2.8%
Uninsured/Underinsured – Bodily Injury	2.0%	1.5%	1.5%	0.0%	1.5%
Uninsured – Property Damage	-16.8%	0.0%	0.0%	0.0%	0.0%
Comprehensive	-5.4%	0.0%	-39.2%	65.0%	0.5%
Collision	5.8%	4.3%	-32.7%	65.0%	4.4%
Towing and Labor	-25.1%	0.0%	0.0%	0.0%	0.0%
Loss of Use	6.3%	4.6%	0.0%	0.0%	4.6%
Personal Effects	0.0%	0.0%	0.0%	0.0%	0.0%
Total Coverages	**3.1%**	**3.1%**	**-28.8%**	**60.5%**	**3.0%**

Territorial Base Rates

We are revising territorial base rates for Bodily Injury, Property Damage, Medical Benefits/Excess Medical Benefits, Comprehensive, and Collision coverages. Exhibit V reflects the determination of territorial base rates by coverage. Exhibit VI shows a summary of the territorial base rate changes by coverage.

Uninsured/Underinsured Motorists-Bodily Injury

We are revising base rates for Uninsured/Underinsured Motorists-Bodily Injury coverages as shown on Exhibit VII and VIII.

Loss of Use

We are revising base rates for Loss of Use coverage as shown on Exhibit IX.

Model Year

We are rebasing Model Year Factors to a 2008 base Model Year for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages. We have also extended our Model Year factors to 2012 as shown on Exhibit X.

Expense Fees

We are revising Expense Fees for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages as reflected on Exhibit XIII.

Motorcycles

We are revising the CC Engine Size factors for Bodily Injury, Property Damage, Comprehensive, and Collision coverages as shown on Exhibit XI.

Trailers/Truck Campers

We are revising the Trailer/Truck Camper base rates for Comprehensive and Collision coverages. Please see Exhibit XII for the current and proposed base rates.

Short Rate Tables

We are removing Short Rating from the Nationwide Mutual Insurance Company. All cancellations will be Pro-Rated.

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 #: 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.)**

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	**This filing transmittal is part of Company Tracking #**	**08A-5120AR-JGD**
2.	**This filing corresponds to form filing number** (Company tracking number of form filing, if applicable)	

☒ Rate Increase ☐ Rate Decrease ☐ Rate Neutral (0%)

3.	**Filing Method (Prior Approval, File & Use, Flex Band, etc.)**	**File & Use**

4a. Rate Change by Company (As Proposed)

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Nationwide Mutual	3.1% (auto only)	3.0% (auto, trailers, and motorcycles)	$1,882,975	43,660	$62,765,822	N/A	N/A

4b. Rate Change by Company (As Accepted) For State Use Only

Company Name	Overall % Indicated Change (when applicable	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a.	**Overall percentage rate indication (when applicable)**		
5b.	**Overall percentage rate impact for this filing**		
5c.	**Effect of Rate Filing – Written premium change for this program**		
5d.	**Effect of Rate Filing – Number of policyholders affected**		

6.	**Overall percentage of last rate revision**	**0.0%**
7.	**Effective Date of last rate revision**	**8/1/07**
8.	**Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)**	**File and Use**

9.	**Rule # or Page # Submitted for Review**	**Replacement or Withdrawn?**	**Previous state filing number, if required by state**
01	Base Rates Page 29, Factors page 102-103	☐ New ☒ Replacement ☐ Withdrawn	
02	Expense Fees Page 29, Factors page 183-184	☐ New ☒ Replacement ☐ Withdrawn	
03	Model Year Factor Page 29, Factors page 124-126	☐ New ☒ Replacement ☐ Withdrawn	
04	Excess Family Medical Expense Page 33, Factors page 111	☐ New ☒ Replacement	

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		☐ Withdrawn	
05	Uninsured and Underinsured Motorists Coverage - Page 33, Factors page 103-106	☐ New ☒ Replacement ☐ Withdrawn	
06	Loss of Use Page 34, Factors page 112	☐ New ☒ Replacement ☐ Withdrawn	
07	Trailers Page 35, Factors page 108-110	☐ New ☒ Replacement ☐ Withdrawn	
08	Truck Campers Page 35, Factors page 108-110	☐ New ☒ Replacement ☐ Withdrawn	
09	Motorcycle Page 36, Factors page 102-106	☐ New ☒ Replacement ☐ Withdrawn	
10	Prorate Tables Page 45-50	☐ New ☒ Replacement ☐ Withdrawn	

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Arkansas Personal Auto
Voluntary, Takeout - Residual
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 1, 2008
Bodily Injury

Fiscal Accident Year Ending	**2005/3**	**2006/3**	**2007/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	15,973,825	15,021,932	15,118,410		
2. Premium Projection Factor	0.980	0.990	1.000		
3. Projected Current Level Earned Premium = (1) × (2)	15,654,349	14,871,713	15,118,410	29,990,123	45,644,472
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	9,293,086	8,266,932	9,761,353		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	9,293,086	8,266,932	9,761,353		
6. Loss Projection Factor	1.107	1.067	1.028		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	10,287,446	8,820,816	10,034,671	18,953,758	29,075,529
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	65.7%	59.3%	66.4%	63.2%	63.7%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	23.7%	23.1%	23.2%	37.6%	47.7%
11. Trended Permissible Loss and DCC Expense Ratio	61.8%	61.8%	61.8%	61.8%	61.8%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	62.7%	61.2%	62.9%	62.3%	62.7%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	9,815,277	9,101,488	9,509,480	18,683,847	28,619,084
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	2,303,988	2,313,677	2,340,941		
15. Estimated Adjusting and Other Loss Adjustment Expenses	1,159,426	1,164,302	1,178,022		
16. Fixed Expense Projection Factor	1.124	1.091	1.058		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,589,683	2,524,222	2,476,716	5,000,938	7,590,621
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,303,195	1,270,253	1,246,347	2,516,600	3,819,795
19. Projected Total Fixed Expenses = (17) + (18)	3,892,878	3,794,475	3,723,063	7,517,538	11,410,416
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	13,708,155	12,895,963	13,232,543	26,201,385	40,029,500
21. Permissible Loss, DCC and Fixed Expense Ratio	84.2%	84.2%	84.2%	84.2%	84.2%
22. Required Premium = (20) ÷ (21)	16,280,469	15,315,871	15,715,609	31,118,034	47,540,974
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	4.0%	3.0%	4.0%	3.8%	4.2%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Policy	20.20	20.20	20.20	20.20	20.20
26. Indicated Expense Fee Per Policy	24.76	25.02	24.35	24.70	24.70
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	22.6%	23.9%	20.5%	22.3%	22.3%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2007/3)	15,118,410	15,118,410	15,118,410	15,118,410	15,118,410
29. Latest Year Fixed Current Level Earned Premium	3,054,725	3,054,725	3,054,725	3,054,725	3,054,725
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	12,063,685	12,063,685	12,063,685	12,063,685	12,063,685
31. Required Total Premium = (28) × [1 + (23)]	15,723,146	15,571,962	15,723,146	15,692,910	15,753,383
32. Required Fixed Premium	3,744,306	3,783,624	3,682,304	3,735,233	3,735,233
33. Required Variable Premium = (31) - (32)	11,978,840	11,788,338	12,040,842	11,957,677	12,018,150
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	-0.7%	-2.3%	-0.2%	-0.9%	-0.4%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	-0.7%	-2.3%	-0.2%	-0.9%	-0.4%
36. Indicated Expense Fee Change = (27)	22.6%	23.9%	20.5%	22.3%	22.3%
37. Total Indicated Rate Level Change = (23)	4.0%	3.0%	4.0%	3.8%	4.2%

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Arkansas Personal Auto
Voluntary, Takeout - Residual
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 1, 2008
Property Damage

Fiscal Accident Year Ending	**2005/3**	**2006/3**	**2007/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	14,313,838	13,423,695	13,416,975		
2. Premium Projection Factor	0.948	0.966	0.985		
3. Projected Current Level Earned Premium = (1) × (2)	13,569,518	12,967,289	13,215,720	26,183,009	39,752,527
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	7,959,811	7,566,515	7,824,594		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	7,959,811	7,566,515	7,824,594		
6. Loss Projection Factor	1.072	1.066	1.061		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	8,532,917	8,065,905	8,301,894	16,364,381	24,885,082
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	62.9%	62.2%	62.8%	62.5%	62.6%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	72.2%	71.4%	71.6%	83.4%	88.4%
11. Trended Permissible Loss and DCC Expense Ratio	63.4%	63.4%	63.4%	63.4%	63.4%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	63.0%	62.5%	63.0%	62.6%	62.7%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	8,548,796	8,104,556	8,325,904	16,390,564	24,924,834
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	2,126,465	2,106,841	2,091,154		
15. Estimated Adjusting and Other Loss Adjustment Expenses	1,070,092	1,060,217	1,052,322		
16. Fixed Expense Projection Factor	1.124	1.091	1.058		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,390,147	2,298,564	2,212,441	4,511,005	6,901,152
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,202,783	1,156,697	1,113,357	2,270,054	3,472,837
19. Projected Total Fixed Expenses = (17) + (18)	3,592,930	3,455,261	3,325,798	6,781,059	10,373,989
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	12,141,726	11,559,817	11,651,702	23,171,623	35,298,823
21. Permissible Loss, DCC and Fixed Expense Ratio	84.2%	84.2%	84.2%	84.2%	84.2%
22. Required Premium = (20) ÷ (21)	14,420,102	13,728,999	13,838,126	27,519,742	41,922,593
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	6.3%	5.9%	4.7%	5.1%	5.5%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Policy	19.20	19.20	19.20	19.20	19.20
26. Indicated Expense Fee Per Policy	22.84	22.77	21.73	22.30	22.50
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	19.0%	18.6%	13.2%	16.1%	17.2%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2007/3)	13,215,720	13,215,720	13,215,720	13,215,720	13,215,720
29. Latest Year Fixed Current Level Earned Premium	2,905,498	2,905,498	2,905,498	2,905,498	2,905,498
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	10,310,222	10,310,222	10,310,222	10,310,222	10,310,222
31. Required Total Premium = (28) × [1 + (23)]	14,048,310	13,995,447	13,836,859	13,889,722	13,942,585
32. Required Fixed Premium	3,456,332	3,445,739	3,288,357	3,374,614	3,404,880
33. Required Variable Premium = (31) - (32)	10,591,978	10,549,708	10,548,502	10,515,108	10,537,705
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	2.7%	2.3%	2.3%	2.0%	2.2%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	2.7%	2.3%	2.3%	2.0%	2.2%
36. Indicated Expense Fee Change = (27)	19.0%	18.6%	13.2%	16.1%	17.2%
37. Total Indicated Rate Level Change = (23)	6.3%	5.9%	4.7%	5.1%	5.5%

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Arkansas Personal Auto
Voluntary, Takeout - Residual
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 1, 2008
Medical Benefits, Excess Medical Benefits

Fiscal Accident Year Ending	**2005/3**	**2006/3**	**2007/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	2,529,689	2,297,380	2,227,471		
2. Premium Projection Factor	0.918	0.945	0.973		
3. Projected Current Level Earned Premium = (1) × (2)	2,322,255	2,171,024	2,167,329	4,338,353	6,660,608
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,506,387	1,288,623	1,202,509		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,506,387	1,288,623	1,202,509		
6. Loss Projection Factor	0.942	1.006	1.075		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	1,419,017	1,296,355	1,292,697	2,585,658	3,996,365
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	61.1%	59.7%	59.6%	59.6%	60.0%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	32.5%	31.5%	31.2%	47.7%	58.2%
11. Trended Permissible Loss and DCC Expense Ratio	64.3%	64.3%	64.3%	64.3%	64.3%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	63.3%	62.9%	62.8%	62.1%	61.8%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	1,469,987	1,365,574	1,361,083	2,694,117	4,116,256
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	350,723	341,196	346,363		
15. Estimated Adjusting and Other Loss Adjustment Expenses	176,493	171,699	174,299		
16. Fixed Expense Projection Factor	1.124	1.091	1.058		
17. Projected General and Other Acquisition Expenses = (14) × (16)	394,213	372,245	366,452	738,697	1,132,910
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	198,378	187,324	184,408	371,732	570,110
19. Projected Total Fixed Expenses = (17) + (18)	592,591	559,569	550,860	1,110,429	1,703,020
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	2,062,578	1,925,143	1,911,943	3,804,546	5,819,276
21. Permissible Loss, DCC and Fixed Expense Ratio	84.2%	84.2%	84.2%	84.2%	84.2%
22. Required Premium = (20) ÷ (21)	2,449,618	2,286,393	2,270,716	4,518,463	6,911,254
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	5.5%	5.3%	4.8%	4.2%	3.8%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Policy	5.00	5.00	5.00	5.00	5.00
26. Indicated Expense Fee Per Policy	6.08	6.03	6.00	6.00	6.00
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	21.6%	20.6%	20.0%	20.0%	20.0%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2007/3)	2,167,329	2,167,329	2,167,329	2,167,329	2,167,329
29. Latest Year Fixed Current Level Earned Premium	454,070	454,070	454,070	454,070	454,070
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	1,713,259	1,713,259	1,713,259	1,713,259	1,713,259
31. Required Total Premium = (28) × [1 + (23)]	2,286,532	2,282,197	2,271,361	2,258,357	2,249,688
32. Required Fixed Premium	552,149	547,608	544,884	544,884	544,884
33. Required Variable Premium = (31) - (32)	1,734,383	1,734,589	1,726,477	1,713,473	1,704,804
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	1.2%	1.2%	0.8%	0.0%	-0.5%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	1.2%	1.2%	0.8%	0.0%	-0.5%
36. Indicated Expense Fee Change = (27)	21.6%	20.6%	20.0%	20.0%	20.0%
37. Total Indicated Rate Level Change = (23)	5.5%	5.3%	4.8%	4.2%	3.8%

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Arkansas Personal Auto
Voluntary, Takeout - Residual
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 1, 2008
Uninsured Motorists - Property Damage

Fiscal Accident Year Ending	**2005/3**	**2006/3**	**2007/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	1,279,396	1,249,735	1,243,346		
2. Premium Projection Factor	1.008	1.002	0.996		
3. Projected Current Level Earned Premium = (1) × (2)	1,289,631	1,252,234	1,238,373	2,490,607	3,780,238
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	474,496	483,462	358,203		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	474,496	483,462	358,203		
6. Loss Projection Factor	0.838	0.928	1.028		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	397,628	448,653	368,233	806,957	1,213,456
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	30.8%	35.8%	29.7%	32.4%	32.1%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	26.9%	26.1%	26.1%	41.4%	51.8%
11. Trended Permissible Loss and DCC Expense Ratio	61.9%	61.9%	61.9%	61.9%	61.9%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	53.5%	55.1%	53.5%	49.7%	46.5%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	689,953	689,981	662,530	1,237,832	1,757,811
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	177,231	173,159	192,727		
15. Estimated Adjusting and Other Loss Adjustment Expenses	89,187	87,138	96,985		
16. Fixed Expense Projection Factor	1.124	1.091	1.058		
17. Projected Total Fixed Expenses	299,454	283,984	306,515	590,499	889,953
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	989,407	973,965	969,045	1,828,331	2,647,764
19. Permissible Loss, DCC and Fixed Expense Ratio	84.2%	84.2%	84.2%	84.2%	84.2%
20. Required Premium = (18) ÷ (19)	1,175,068	1,156,728	1,150,885	2,171,414	3,144,613
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-8.9%	-7.6%	-7.1%	-12.8%	-16.8%

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Arkansas Personal Auto
Voluntary, Takeout - Residual
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 1, 2008
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

Fiscal Accident Year Ending	**2005/3**	**2006/3**	**2007/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	3,486,827	3,386,761	3,386,980		
2. Premium Projection Factor	0.998	0.996	0.994		
3. Projected Current Level Earned Premium = (1) × (2)	3,479,853	3,373,214	3,366,658	6,739,872	10,219,725
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,782,384	1,367,496	2,021,234		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,782,384	1,367,496	2,021,234		
6. Loss Projection Factor	1.052	1.074	1.096		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	1,875,068	1,468,691	2,215,272	3,760,849	5,620,849
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	53.9%	43.5%	65.8%	55.8%	55.0%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	25.1%	24.4%	24.5%	39.3%	49.6%
11. Trended Permissible Loss and DCC Expense Ratio	64.2%	64.2%	64.2%	64.2%	64.2%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	61.6%	59.1%	64.6%	60.9%	59.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	2,143,589	1,993,569	2,174,861	4,104,582	6,090,956
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	570,104	541,183	524,982		
15. Estimated Adjusting and Other Loss Adjustment Expenses	286,891	272,337	264,184		
16. Fixed Expense Projection Factor	1.124	1.091	1.058		
17. Projected Total Fixed Expenses	963,262	887,551	834,938	1,722,489	2,685,751
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	3,106,851	2,881,120	3,009,799	5,827,071	8,776,707
19. Permissible Loss, DCC and Fixed Expense Ratio	84.2%	84.2%	84.2%	84.2%	84.2%
20. Required Premium = (18) ÷ (19)	3,689,847	3,421,758	3,574,583	6,920,512	10,423,643
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	6.0%	1.4%	6.2%	2.7%	2.0%

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Arkansas Personal Auto
Voluntary, Takeout - Residual
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 1, 2008
Comprehensive

Fiscal Accident Year Ending	**2005/3**	**2006/3**	**2007/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	7,941,250	7,526,364	7,584,238		
2. Premium Projection Factor	1.018	1.018	1.018		
3. Projected Current Level Earned Premium = (1) × (2)	8,084,193	7,661,839	7,720,754	15,382,593	23,466,786
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	3,223,462	3,072,779	2,653,525		
5. Catastrophe Load	1.194	1.194	1.194		
6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5)	3,848,814	3,668,898	3,168,309		
7. Loss Projection Factor	0.958	1.024	1.094		
8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7)	3,687,164	3,756,952	3,466,130	7,183,671	10,912,055
9. Projected Loss and DCC Expense Ratio = (8) ÷ (3)	45.6%	49.0%	44.9%	46.7%	46.5%
10. Experience Year Weights Used Above				45/55	25/35/40
11. Credibility Assigned to Experience	52.2%	51.1%	51.1%	67.6%	76.1%
12. Trended Permissible Loss and DCC Expense Ratio	58.4%	58.4%	58.4%	58.4%	58.4%
13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (12)	51.7%	53.6%	51.5%	50.5%	49.3%
14. Credibility-Weighted Losses and DCC Expenses = (3) × (13)	4,179,528	4,106,746	3,976,188	7,768,209	11,569,125
Fixed Expenses					
15. Estimated General and Other Acquisition Expenses	1,216,193	1,166,885	1,138,283		
16. Estimated Adjusting and Other Loss Adjustment Expenses	848,887	814,470	794,507		
17. Fixed Expense Projection Factor	1.124	1.091	1.058		
18. Projected General and Other Acquisition Expenses = (15) × (17)	1,367,001	1,273,072	1,204,303	2,477,375	3,844,376
19. Projected Adjusting and Other Loss Adjustment Expenses = (16) × (17)	954,149	888,587	840,588	1,729,175	2,683,324
20. Projected Total Fixed Expenses = (18) + (19)	2,321,150	2,161,659	2,044,891	4,206,550	6,527,700
Indication					
21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20)	6,500,678	6,268,405	6,021,079	11,974,759	18,096,825
22. Permissible Loss, DCC and Fixed Expense Ratio	81.5%	81.5%	81.5%	81.5%	81.5%
23. Required Premium = (21) ÷ (22)	7,976,292	7,691,294	7,387,827	14,692,956	22,204,693
24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1	-1.3%	0.4%	-4.3%	-4.5%	-5.4%
Expense Fee					
25. Policy Term in Months	6	6	6	6	6
26. Current Expense Fee Per Policy	16.40	16.40	16.40	16.40	16.40
27. Indicated Expense Fee Per Policy	20.73	20.16	19.07	19.60	20.00
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	26.4%	22.9%	16.3%	19.5%	22.0%
Indication Net of Expense Fee					
29. Latest Year Projected Total Current Level Earned Premium = (3@2007/3)	7,720,754	7,720,754	7,720,754	7,720,754	7,720,754
30. Latest Year Fixed Current Level Earned Premium	1,714,358	1,714,358	1,714,358	1,714,358	1,714,358
31. Latest Year Projected Variable Current Level Earned Premium = (29) - (30)	6,006,396	6,006,396	6,006,396	6,006,396	6,006,396
32. Required Total Premium = (29) × [1 + (24)]	7,620,384	7,751,637	7,388,762	7,373,320	7,303,833
33. Required Fixed Premium	2,166,990	2,107,405	1,993,463	2,048,866	2,090,680
34. Required Variable Premium = (32) - (33)	5,453,394	5,644,232	5,395,299	5,324,454	5,213,153
35. Indicated Rate Level Change Net of Expense Fee = (34) ÷ (31) - 1	-9.2%	-6.0%	-10.2%	-11.4%	-13.2%
Summary					
36. Indicated Rate Level Change Net of Expense Fee = (35)	-9.2%	-6.0%	-10.2%	-11.4%	-13.2%
37. Indicated Expense Fee Change = (28)	26.4%	22.9%	16.3%	19.5%	22.0%
38. Total Indicated Rate Level Change = (24)	-1.3%	0.4%	-4.3%	-4.5%	-5.4%

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Arkansas Personal Auto
Voluntary, Takeout - Residual
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 1, 2008
Collision

Fiscal Accident Year Ending	**2005/3**	**2006/3**	**2007/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	16,815,275	16,313,429	16,853,067		
2. Premium Projection Factor	1.119	1.090	1.061		
3. Projected Current Level Earned Premium = (1) × (2)	18,816,293	17,781,638	17,881,104	35,662,742	54,479,035
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	10,344,251	9,492,487	9,943,192		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	10,344,251	9,492,487	9,943,192		
6. Loss Projection Factor	1.104	1.109	1.115		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	11,420,053	10,527,168	11,086,659	21,647,284	33,068,774
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	60.7%	59.2%	62.0%	60.7%	60.7%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	64.3%	63.2%	63.3%	77.5%	84.0%
11. Trended Permissible Loss and DCC Expense Ratio	57.7%	57.7%	57.7%	57.7%	57.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	59.6%	58.6%	60.4%	60.0%	60.2%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	11,214,511	10,420,040	10,800,187	21,397,645	32,796,379
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	2,611,404	2,516,211	2,521,592		
15. Estimated Adjusting and Other Loss Adjustment Expenses	1,822,725	1,756,281	1,760,037		
16. Fixed Expense Projection Factor	1.124	1.091	1.058		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,935,218	2,745,186	2,667,844	5,413,030	8,348,248
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	2,048,743	1,916,103	1,862,119	3,778,222	5,826,965
19. Projected Total Fixed Expenses = (17) + (18)	4,983,961	4,661,289	4,529,963	9,191,252	14,175,213
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	16,198,472	15,081,329	15,330,150	30,588,897	46,971,592
21. Permissible Loss, DCC and Fixed Expense Ratio	81.5%	81.5%	81.5%	81.5%	81.5%
22. Required Premium = (20) ÷ (21)	19,875,426	18,504,698	18,810,000	37,532,389	57,633,855
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	5.6%	4.1%	5.2%	5.2%	5.8%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Policy	35.30	35.30	35.30	35.30	35.30
26. Indicated Expense Fee Per Policy	45.05	44.01	42.75	43.40	43.90
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	27.6%	24.7%	21.1%	22.9%	24.4%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2007/3)	17,881,104	17,881,104	17,881,104	17,881,104	17,881,104
29. Latest Year Fixed Current Level Earned Premium	3,646,702	3,646,702	3,646,702	3,646,702	3,646,702
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	14,234,402	14,234,402	14,234,402	14,234,402	14,234,402
31. Required Total Premium = (28) × [1 + (23)]	18,882,446	18,614,229	18,810,921	18,810,921	18,918,208
32. Required Fixed Premium	4,653,935	4,546,497	4,416,332	4,483,480	4,535,133
33. Required Variable Premium = (31) - (32)	14,228,511	14,067,732	14,394,589	14,327,441	14,383,075
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	0.0%	-1.2%	1.1%	0.7%	1.0%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	0.0%	-1.2%	1.1%	0.7%	1.0%
36. Indicated Expense Fee Change = (27)	27.6%	24.7%	21.1%	22.9%	24.4%
37. Total Indicated Rate Level Change = (23)	5.6%	4.1%	5.2%	5.2%	5.8%

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Arkansas Personal Auto
Voluntary, Takeout - Residual
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 1, 2008
Towing and Labor

Fiscal Accident Year Ending	**2005/3**	**2006/3**	**2007/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	180,519	163,500	156,997		
2. Premium Projection Factor	0.972	0.976	0.980		
3. Projected Current Level Earned Premium = (1) × (2)	175,464	159,576	153,857	313,433	488,897
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	63,109	53,002	48,980		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	63,109	53,002	48,980		
6. Loss Projection Factor	0.876	0.936	1.000		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	55,283	49,610	48,980	98,731	154,003
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	31.5%	31.1%	31.8%	31.5%	31.5%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	88.1%	87.0%	86.6%	93.0%	95.4%
11. Trended Permissible Loss and DCC Expense Ratio	56.8%	56.8%	56.8%	56.8%	56.8%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	34.5%	34.4%	35.2%	33.3%	32.7%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	60,535	54,894	54,158	104,373	159,869
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	26,897	24,362	23,393		
15. Estimated Adjusting and Other Loss Adjustment Expenses	18,774	17,004	16,328		
16. Fixed Expense Projection Factor	1.124	1.091	1.058		
17. Projected Total Fixed Expenses	51,334	45,130	42,025	87,155	138,489
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	111,869	100,024	96,183	191,528	298,358
19. Permissible Loss, DCC and Fixed Expense Ratio	81.5%	81.5%	81.5%	81.5%	81.5%
20. Required Premium = (18) ÷ (19)	137,263	122,729	118,016	235,004	366,083
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-21.8%	-23.1%	-23.3%	-25.0%	-25.1%

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Arkansas Personal Auto
Voluntary, Takeout - Residual
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective August 1, 2008
Loss of Use

Fiscal Accident Year Ending	**2005/3**	**2006/3**	**2007/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	530,577	538,239	578,731		
2. Premium Projection Factor	1.147	1.105	1.065		
3. Projected Current Level Earned Premium = (1) × (2)	608,572	594,754	616,349	1,211,103	1,819,675
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	302,261	287,913	334,549		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	302,261	287,913	334,549		
6. Loss Projection Factor	1.267	1.213	1.162		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	382,965	349,238	388,746	739,984	1,119,100
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	62.9%	58.7%	63.1%	61.1%	61.5%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	82.7%	82.4%	82.9%	90.5%	93.5%
11. Trended Permissible Loss and DCC Expense Ratio	58.9%	58.9%	58.9%	58.9%	58.9%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	62.2%	58.7%	62.4%	60.9%	61.3%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	378,532	349,121	384,602	737,562	1,115,461
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	82,860	80,224	86,261		
15. Estimated Adjusting and Other Loss Adjustment Expenses	57,835	55,995	60,209		
16. Fixed Expense Projection Factor	1.124	1.091	1.058		
17. Projected Total Fixed Expenses	158,142	148,615	154,965	303,580	461,722
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	536,674	497,736	539,567	1,041,142	1,577,183
19. Permissible Loss, DCC and Fixed Expense Ratio	81.5%	81.5%	81.5%	81.5%	81.5%
20. Required Premium = (18) ÷ (19)	658,496	610,719	662,045	1,277,475	1,935,194
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	8.2%	2.7%	7.4%	5.5%	6.3%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Catastrophe Load
Comprehensive

Fiscal Year Ending	Accident Year Catastrophe Paid Cost + DCC Expense	Calendar Year Non-Cat Paid Cost + DCC Expense	Non-Catastrophe Coverage Adjustment	Catastrophe Ratio	Capped Catastrophe Ratio	Residual Catastrophe Ratio	Years of Residual Spread	Residual Catastrophe Load
Prior						0.000	0	0.000
1998/4	82,192	1,969,221	1.000	0.042	0.042	0.000	0	0.000
1999/4	1,444,456	2,721,351	1.000	0.531	0.500	0.031	0	0.000
2000/4	470,541	2,790,773	1.000	0.169	0.169	0.000	0	0.000
2001/4	202,107	3,786,975	1.000	0.053	0.053	0.000	0	0.000
2002/4	1,639,166	3,621,192	1.000	0.453	0.453	0.000	0	0.000
2003/4	172,090	4,663,020	1.000	0.037	0.037	0.000	0	0.000
2004/4	766,623	3,505,333	1.000	0.219	0.219	0.000	0	0.000
2005/4	74,022	3,272,112	1.000	0.023	0.023	0.000	0	0.000
2006/4	1,272,781	2,872,096	1.000	0.443	0.443	0.000	0	0.000
2007/4	4,149	2,923,634	1.000	0.001	0.001	0.000	0	0.000
				Average	0.194		Total	0.000

Selected Catastrophe Load = 1.000 + 0.194 + 0.000 = 1.194

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Bodily Injury

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2002/1	8,083	12.471	9,697	8.830
2002/2	7,979	13.508	9,780	9.025
2002/3	8,592	14.157	9,797	9.306
2002/4	8,800	14.686	9,596	9.394
2003/1	8,490	14.783	9,604	9.431
2003/2	8,382	14.565	9,832	9.340
2003/3	8,185	14.445	9,755	9.243
2003/4	7,865	14.427	9,775	9.155
2004/1	8,160	13.868	9,948	9.084
2004/2	8,366	13.817	9,927	9.034
2004/3	8,066	13.201	10,216	8.988
2004/4	8,287	12.346	10,480	8.980
2005/1	8,840	12.170	10,438	8.996
2005/2	8,664	11.466	10,197	8.925
2005/3	9,863	10.895	10,049	8.754
2005/4	10,154	10.888	10,180	8.552
2006/1	9,634	10.751	10,406	8.462
2006/2	9,925	10.406	10,770	8.260
2006/3	9,296	10.417	10,946	8.171
2006/4	9,089	10.301	10,923	8.296
2007/1	9,033	10.555	11,009	8.236
2007/2	9,097	10.911	11,155	8.163
2007/3	8,828	10.620	11,293	8.120
2007/4	8,988	10.373	11,820	7.844

* Large losses capped at 100,000, State data removed from Companywide
** Alabama, Alaska, Colorado, Idaho, Illinois, Indiana, Iowa, Kansas, Maine, Mississippi, Nebraska, New Hampshire, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Dakota, Tennessee, Utah, Vermont, Washington, West Virginia, Wisconsin, Wyoming.

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Property Damage

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2002/1	2,383	43.618	2,298	34.695
2002/2	2,390	45.303	2,311	34.709
2002/3	2,433	46.193	2,331	35.074
2002/4	2,460	46.489	2,346	34.950
2003/1	2,504	46.372	2,353	35.110
2003/2	2,559	45.379	2,362	35.408
2003/3	2,539	44.619	2,362	35.642
2003/4	2,588	44.386	2,375	35.559
2004/1	2,575	43.937	2,378	35.580
2004/2	2,588	43.056	2,381	35.468
2004/3	2,607	42.565	2,395	35.278
2004/4	2,532	41.723	2,389	35.170
2005/1	2,523	40.685	2,395	35.019
2005/2	2,521	40.181	2,400	34.912
2005/3	2,512	39.621	2,407	34.876
2005/4	2,529	38.945	2,417	34.548
2006/1	2,558	38.785	2,437	34.396
2006/2	2,538	38.197	2,461	34.006
2006/3	2,651	37.725	2,472	33.630
2006/4	2,721	37.232	2,480	34.021
2007/1	2,712	37.648	2,510	33.952
2007/2	2,738	37.939	2,523	34.349
2007/3	2,708	37.904	2,526	34.612
2007/4	2,728	38.517	2,552	34.483

* State data removed from Companywide
** Alabama, Alaska, Arizona, California, Colorado, Connecticut, Delaware, District Of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Medical Benefits, Excess Medical Benefits

	Arkansas	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)
2002/1	2,399	11.569
2002/2	2,611	11.958
2002/3	2,478	12.128
2002/4	2,523	13.493
2003/1	2,514	13.201
2003/2	2,262	12.895
2003/3	2,250	12.443
2003/4	2,399	12.059
2004/1	2,191	12.983
2004/2	2,261	13.623
2004/3	2,484	14.287
2004/4	2,605	13.764
2005/1	2,539	12.738
2005/2	2,486	12.072
2005/3	2,274	11.500
2005/4	2,269	11.217
2006/1	2,374	11.099
2006/2	2,595	10.532
2006/3	2,760	9.867
2006/4	2,751	10.442
2007/1	2,802	9.733
2007/2	2,636	9.032
2007/3	2,757	9.316
2007/4	2,658	9.025

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Uninsured Motorists - Property Damage

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2002/1	1,138	10.401	1,215	6.025
2002/2	1,139	10.515	1,251	5.964
2002/3	1,095	10.902	1,279	5.960
2002/4	1,075	10.531	1,280	5.795
2003/1	1,033	10.148	1,319	5.612
2003/2	966	10.239	1,323	5.547
2003/3	928	9.820	1,302	5.490
2003/4	876	10.213	1,286	5.507
2004/1	850	10.197	1,262	5.483
2004/2	833	9.734	1,214	5.483
2004/3	838	9.721	1,207	5.457
2004/4	814	9.380	1,179	5.461
2005/1	787	9.614	1,139	5.470
2005/2	737	9.826	1,147	5.421
2005/3	726	9.809	1,131	5.545
2005/4	753	9.665	1,113	5.496
2006/1	852	9.775	1,110	5.537
2006/2	900	9.549	1,090	5.477
2006/3	851	9.163	1,056	5.283
2006/4	817	9.320	1,034	5.327
2007/1	709	9.172	1,013	5.293
2007/2	628	9.546	1,011	5.359
2007/3	589	9.411	987	5.417
2007/4	561	9.614	1,013	5.386

* State data removed from Companywide
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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

	Arkansas*		**Countrywide****	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2002/1	12,531	1.158	15,347	1.075
2002/2	11,874	1.261	15,149	1.067
2002/3	11,455	1.393	14,573	1.065
2002/4	11,675	1.420	14,317	1.058
2003/1	11,327	1.483	14,666	1.039
2003/2	10,845	1.512	15,406	1.047
2003/3	8,761	1.606	15,652	1.014
2003/4	7,441	1.642	16,498	0.998
2004/1	7,722	1.624	17,146	0.997
2004/2	7,932	1.522	16,901	0.978
2004/3	10,266	1.377	16,759	0.998
2004/4	11,304	1.246	16,920	0.997
2005/1	10,666	1.202	16,282	1.003
2005/2	11,092	1.240	16,210	1.000
2005/3	10,604	1.295	16,796	0.991
2005/4	10,427	1.281	16,151	0.958
2006/1	11,669	1.345	16,791	0.941
2006/2	10,876	1.306	17,243	0.922
2006/3	11,362	1.130	17,721	0.903
2006/4	12,336	1.099	17,755	0.921
2007/1	11,892	0.984	18,113	0.912
2007/2	12,516	1.033	18,394	0.899
2007/3	12,278	1.189	18,827	0.888
2007/4	10,243	1.231	20,648	0.867

* Large losses capped at 100,000, State data removed from Companywide
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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Comprehensive

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2002/1	757	88.168	820	67.918
2002/2	744	91.643	833	66.708
2002/3	739	88.730	836	66.356
2002/4	728	85.104	843	65.405
2003/1	745	83.617	846	65.755
2003/2	774	77.279	854	66.483
2003/3	914	89.023	851	66.649
2003/4	905	87.710	841	66.692
2004/1	904	86.790	833	65.997
2004/2	922	86.784	814	64.355
2004/3	815	73.440	810	62.957
2004/4	837	74.002	808	62.226
2005/1	830	74.994	813	60.967
2005/2	829	72.635	820	60.410
2005/3	831	71.518	825	59.701
2005/4	870	69.428	833	58.623
2006/1	894	69.591	848	58.475
2006/2	848	68.511	867	57.672
2006/3	846	67.801	881	56.635
2006/4	821	67.042	893	56.663
2007/1	809	65.169	903	56.021
2007/2	814	62.045	906	56.230
2007/3	834	61.206	930	56.704
2007/4	882	62.895	936	56.705

* Catastrophes removed, State data removed from Companywide
** Alabama, Alaska, Arizona, California, Colorado, Connecticut, Delaware, District Of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Collision

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2002/1	2,896	63.091	2,398	59.384
2002/2	2,881	64.456	2,403	59.288
2002/3	2,878	66.741	2,416	60.390
2002/4	2,922	67.583	2,476	60.304
2003/1	2,977	69.457	2,537	60.449
2003/2	3,057	68.863	2,556	60.456
2003/3	3,068	68.364	2,559	60.216
2003/4	3,053	67.155	2,527	59.643
2004/1	2,974	65.563	2,528	59.168
2004/2	2,944	64.839	2,537	58.438
2004/3	2,969	65.361	2,553	57.792
2004/4	2,943	64.835	2,553	57.476
2005/1	3,018	64.498	2,557	56.869
2005/2	2,988	64.388	2,581	56.848
2005/3	3,035	62.753	2,586	57.003
2005/4	3,096	61.881	2,623	56.605
2006/1	3,077	61.180	2,642	55.942
2006/2	3,145	60.482	2,649	55.394
2006/3	3,056	58.923	2,656	54.803
2006/4	3,055	58.959	2,641	55.104
2007/1	3,073	60.437	2,643	55.670
2007/2	3,064	60.625	2,640	56.725
2007/3	3,077	62.320	2,620	57.427
2007/4	3,155	62.684	2,622	57.921

* State data removed from Companywide
** Alabama, Alaska, Arizona, California, Colorado, Connecticut, Delaware, District Of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Towing and Labor

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2002/1	48	50.324	52	39.247
2002/2	47	48.597	50	37.535
2002/3	45	46.606	48	35.820
2002/4	71	43.174	46	33.853
2003/1	44	42.670	46	33.570
2003/2	44	41.261	46	32.824
2003/3	44	39.745	47	31.758
2003/4	13	38.040	47	30.778
2004/1	44	36.423	47	29.893
2004/2	45	34.899	47	29.194
2004/3	45	33.429	47	28.183
2004/4	45	33.511	47	27.500
2005/1	46	31.537	48	26.471
2005/2	46	30.589	48	25.698
2005/3	46	29.066	48	25.222
2005/4	47	27.148	48	24.705
2006/1	47	25.542	49	23.862
2006/2	47	25.996	60	23.260
2006/3	47	26.162	49	22.473
2006/4	47	25.874	49	21.925
2007/1	47	27.129	50	21.860
2007/2	47	25.745	37	21.779
2007/3	47	25.141	50	21.564
2007/4	47	24.660	64	21.615

* State data removed from Companywide
** Alabama, Alaska, Arizona, California, Colorado, Connecticut, Delaware, District Of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Loss of Use

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2002/1	261	59.442	254	61.097
2002/2	257	62.731	252	61.243
2002/3	265	63.530	248	61.005
2002/4	266	63.071	247	59.783
2003/1	263	64.920	252	58.457
2003/2	265	64.325	252	55.928
2003/3	259	64.890	253	53.506
2003/4	258	64.758	254	53.521
2004/1	255	63.535	254	54.190
2004/2	249	62.966	252	53.139
2004/3	247	63.395	251	53.302
2004/4	246	61.939	251	53.114
2005/1	248	59.547	250	53.245
2005/2	252	57.605	252	54.907
2005/3	251	53.640	254	55.452
2005/4	248	55.415	256	55.243
2006/1	247	57.005	258	55.723
2006/2	245	56.067	259	55.504
2006/3	259	55.844	260	55.364
2006/4	264	53.611	259	54.903
2007/1	271	53.942	262	55.284
2007/2	278	55.661	262	58.003
2007/3	272	56.792	262	59.012
2007/4	278	58.911	263	60.043

* State data removed from Companywide
** Alabama, Alaska, Arizona, California, Colorado, Connecticut, Delaware, District Of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

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Nationwide Mutual and Affiliated Insurance Companies

Financial Needs Model

Underwriting Profit Provision Support

Standard Auto – Liability & Physical Damage

The underwriting profit provisions for liability and physical damage coverages used in this filing's rate level analysis was selected after reviewing the required underwriting profit provisions developed separately using an internal rate of return model that incorporates the estimated timing of premium receipts, loss payments, expense payments and other underwriting components. This model simulates a single insurance transaction (Premium = $100.00) and its related assets flow and determines the required underwriting profit provision that would result in the desired rate of return on the surplus that supports the transaction.

The underlying surplus supporting the transaction at any given point in time is a function of the insurance reserves being held. Also, if the cash balance is insufficient to offset the insurance liabilities less receivables, additional surplus is committed to fund these reserves.

In addition to the historical payout patterns and expense provisions, the model reflects the following assumptions:

	Liability	Physical Damage
Desired Rate of Return:	15.0 %	15.0 %
Equity Allocated to Line of Business Using Premium to Surplus Ratio:	0.90 to 1.00	1.44 to 1.00
Reserve to Premium Ratio:	1.07 to 1.00	0.29 to 1.00
Investment Yield:	5.78 %	5.68 %
Portion of Assets Available for Investments:	93.0 %	93.0 %
Federal Tax Rate:	35.0 %	35.0 %

Pages 3 and 6 of this exhibit display the cash flow resulting from these assumptions for liability and physical damage coverages respectively. The model derives an underwriting profit of $14.02 for liability coverages and an underwriting profit of $17.73 for physical damage coverage in order for these lines to achieve the desired rate of return; these underwriting profits are the sum of the net underwriting flows across all time periods. Pages 4 and 7 provide the model's required assets (sum of reserve and surplus requirements) as well as the available assets (sum of receivables and cash balance from insurance operations) for liability and physical damage coverages respectively. If the available assets are not sufficient to offset the required assets, additional assets (from surplus) must be infused to support the transaction. Page 5 for liability coverages and Page 8 for physical damage coverages display the assets flows (negative values indicate flow to insurance operations while positive values indicate flow back to surplus). The total asset flow is then discounted at the desired rate of return, and the resulting sum of the discounted asset flow is $0.00. Thus, an underwriting profit provision of 14.02 percent ($14.02/$100.00) is expected to

achieve a 15.0 percent rate of return for liability coverages, and an underwriting profit provision of 17.73 percent ($17.73/$100.00) is expected to achieve a 15.0 percent rate of return for physical damage coverages.

The following table summarizes the required underwriting profit provisions required to generate a 15.0 percent rate of return on surplus funds, the selected underwriting profit provisions used in this rate filing and the corresponding rate of return on surplus funds associated with the selected provisions:

	Liability	Physical Damage
Required Underwriting Profit Provision	14.02 %	17.73 %
Selected Underwriting Profit Provision	2.1%	4.8%
Rate of Return – Selected Underwriting Profit Provision	7.1%	6.8%

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Liability - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow: Net Underwriting	Cash Flow: Investment Income	Cash Flow: Federal Income Tax	Cash Flow: Total	Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
-1	(0.07)	0.00	0.00	(0.07)	0.00	0.00	0.00
0	20.19	0.00	1.36	21.54	21.54	0.00	21.54
3	10.01	1.07	(2.72)	8.36	29.91	0.00	29.91
6	16.80	0.93	(1.09)	16.64	46.55	0.00	46.55
9	6.02	1.60	(2.75)	4.87	51.42	0.00	51.42
12	(6.58)	1.35	(2.50)	(7.73)	43.69	0.00	43.69
15	(6.28)	0.87	(0.13)	(5.53)	38.15	0.00	38.15
18	(3.71)	0.71	(0.12)	(3.12)	35.03	0.00	35.03
21	(2.86)	0.61	(0.12)	(2.36)	32.67	0.00	32.67
24	(2.59)	0.53	(0.10)	(2.15)	30.51	0.00	30.51
27	(2.06)	0.46	(0.08)	(1.67)	28.84	0.00	28.84
30	(1.96)	0.40	(0.08)	(1.63)	27.21	0.53	26.68
33	(1.67)	0.35	(0.07)	(1.39)	25.30	2.07	23.22
36	(1.65)	0.31	(0.05)	(1.39)	21.83	2.01	19.82
39	(1.29)	0.26	(0.05)	(1.08)	18.74	1.59	17.16
42	(1.22)	0.23	(0.04)	(1.03)	16.13	1.49	14.64
45	(1.05)	0.19	(0.03)	(0.89)	13.75	1.28	12.46
48	(1.03)	0.16	(0.02)	(0.89)	11.57	1.24	10.33
51	(0.77)	0.14	(0.03)	(0.66)	9.66	0.92	8.74
54	(0.70)	0.12	(0.02)	(0.60)	8.14	0.85	7.30
57	(0.52)	0.10	(0.01)	(0.44)	6.86	0.64	6.22
60	(0.51)	0.08	(0.01)	(0.44)	5.78	0.61	5.17
72	(1.27)	0.28	(0.06)	(1.05)	4.12	1.57	2.55
84	(0.68)	0.14	(0.03)	(0.57)	1.99	0.83	1.15
96	(0.22)	0.06	(0.01)	(0.17)	0.99	0.28	0.71
108	(0.14)	0.04	(0.01)	(0.11)	0.60	0.18	0.41
120	(0.06)	0.02	(0.00)	(0.05)	0.37	0.09	0.28
132	(0.05)	0.01	(0.00)	(0.04)	0.24	0.06	0.18
144	(0.03)	0.01	(0.00)	(0.02)	0.16	0.04	0.12
156	(0.01)	0.01	(0.00)	(0.00)	0.11	0.01	0.10
168	(0.01)	0.01	(0.00)	(0.00)	0.10	0.01	0.08
180	(0.01)	0.00	(0.00)	(0.00)	0.08	0.01	0.07
192	(0.01)	0.00	(0.00)	(0.00)	0.06	0.01	0.05
204	(0.00)	0.00	(0.00)	(0.00)	0.05	0.01	0.05
216	(0.00)	0.00	(0.00)	(0.00)	0.05	0.01	0.04
228	(0.00)	0.00	(0.00)	(0.00)	0.04	0.01	0.04
240	(0.00)	0.00	(0.00)	(0.00)	0.04	0.00	0.03
252	(0.00)	0.00	(0.00)	(0.00)	0.03	0.00	0.02
264	(0.00)	0.00	(0.00)	(0.00)	0.02	0.00	0.02
276	(0.00)	0.00	(0.00)	(0.00)	0.02	0.00	0.01
288	(0.00)	0.00	(0.00)	(0.00)	0.01	0.00	0.01
300	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
312	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	14.02	11.06	(8.78)	16.31			

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Liability - Countrywide

Assets Required to Support Insurance Operations

Months from Policy Inception	Required Assets: Unearned Premium Reserve	Required Assets: Loss & LAE Reserve	Required Assets: Required Underlying Surplus	Required Assets: Total	Available Assets from Operations: Premium Receivable	Available Assets from Operations: Salvage & Subrogation Receivable	Available Assets from Operations: Required Cash Balance	Assets Prior to Infusion
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	50.00	0.00	52.08	102.08	20.46	0.00	21.54	42.00
3	25.00	11.26	37.77	74.04	3.13	0.25	29.91	33.28
6	50.00	19.84	72.75	142.58	20.63	0.43	46.55	67.61
9	25.00	27.13	54.30	106.43	3.34	0.58	51.42	55.34
12	0.00	32.93	34.31	67.24	0.08	0.73	43.69	44.49
15	0.00	26.67	27.78	54.45	0.01	0.60	38.15	38.77
18	0.00	22.88	23.84	46.72	0.00	0.52	35.03	35.56
21	0.00	19.97	20.80	40.77	0.00	0.47	32.67	33.13
24	0.00	17.34	18.06	35.40	0.00	0.42	30.51	30.94
27	0.00	15.23	15.87	31.10	0.00	0.37	28.84	29.21
30	0.00	13.23	13.78	27.01	0.00	0.32	26.68	27.01
33	0.00	11.51	11.99	23.50	0.00	0.28	23.22	23.50
36	0.00	9.83	10.24	20.06	0.00	0.24	19.82	20.06
39	0.00	8.51	8.86	17.37	0.00	0.21	17.16	17.37
42	0.00	7.26	7.56	14.82	0.00	0.18	14.64	14.82
45	0.00	6.18	6.44	12.62	0.00	0.15	12.46	12.62
48	0.00	5.12	5.34	10.46	0.00	0.13	10.33	10.46
51	0.00	4.34	4.52	8.86	0.00	0.11	8.74	8.86
54	0.00	3.62	3.77	7.39	0.00	0.10	7.30	7.39
57	0.00	3.09	3.21	6.30	0.00	0.08	6.22	6.30
60	0.00	2.57	2.68	5.24	0.00	0.07	5.17	5.24
72	0.00	1.27	1.33	2.60	0.00	0.05	2.55	2.60
84	0.00	0.58	0.60	1.18	0.00	0.03	1.15	1.18
96	0.00	0.36	0.37	0.73	0.00	0.03	0.71	0.73
108	0.00	0.21	0.22	0.43	0.00	0.02	0.41	0.43
120	0.00	0.14	0.15	0.29	0.00	0.02	0.28	0.29
132	0.00	0.09	0.10	0.19	0.00	0.01	0.18	0.19
144	0.00	0.06	0.06	0.13	0.00	0.01	0.12	0.13
156	0.00	0.05	0.05	0.11	0.00	0.01	0.10	0.11
168	0.00	0.04	0.05	0.09	0.00	0.01	0.08	0.09
180	0.00	0.04	0.04	0.07	0.00	0.01	0.07	0.07
192	0.00	0.03	0.03	0.06	0.00	0.00	0.05	0.06
204	0.00	0.03	0.03	0.05	0.00	0.00	0.05	0.05
216	0.00	0.02	0.02	0.04	0.00	0.00	0.04	0.04
228	0.00	0.02	0.02	0.04	0.00	0.00	0.04	0.04
240	0.00	0.01	0.02	0.03	0.00	0.00	0.03	0.03
252	0.00	0.01	0.01	0.02	0.00	0.00	0.02	0.02
264	0.00	0.01	0.01	0.02	0.00	0.00	0.02	0.02
276	0.00	0.01	0.01	0.01	0.00	0.00	0.01	0.01
288	0.00	0.00	0.00	0.01	0.00	0.00	0.01	0.01
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Liability - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Months from Policy Inception	Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
-1	0.00	0.00	0.00	0.00	(0.07)	(0.07)	1.0117	(0.07)
0	102.08	42.00	60.09	(60.09)	0.00	(60.09)	1.0000	(60.09)
3	74.04	33.28	40.76	19.33	0.00	19.33	0.9657	18.67
6	142.58	67.61	74.97	(34.22)	0.00	(34.22)	0.9325	(31.91)
9	106.43	55.34	51.09	23.89	0.00	23.89	0.9005	21.51
12	67.24	44.49	22.75	28.34	0.00	28.34	0.8696	24.64
15	54.45	38.77	15.68	7.06	0.00	7.06	0.8397	5.93
18	46.72	35.56	11.16	4.52	0.00	4.52	0.8109	3.67
21	40.77	33.13	7.63	3.53	0.00	3.53	0.7830	2.76
24	35.40	30.94	4.46	3.17	0.00	3.17	0.7561	2.40
27	31.10	29.21	1.89	2.57	0.00	2.57	0.7302	1.88
30	27.01	27.01	0.00	1.89	0.53	2.42	0.7051	1.70
33	23.50	23.50	0.00	0.00	2.07	2.07	0.6809	1.41
36	20.06	20.06	0.00	0.00	2.01	2.01	0.6575	1.32
39	17.37	17.37	0.00	0.00	1.59	1.59	0.6349	1.01
42	14.82	14.82	0.00	0.00	1.49	1.49	0.6131	0.91
45	12.62	12.62	0.00	0.00	1.28	1.28	0.5921	0.76
48	10.46	10.46	0.00	0.00	1.24	1.24	0.5718	0.71
51	8.86	8.86	0.00	0.00	0.92	0.92	0.5521	0.51
54	7.39	7.39	0.00	0.00	0.85	0.85	0.5332	0.45
57	6.30	6.30	0.00	0.00	0.64	0.64	0.5149	0.33
60	5.24	5.24	0.00	0.00	0.61	0.61	0.4972	0.30
72	2.60	2.60	0.00	0.00	1.57	1.57	0.4323	0.68
84	1.18	1.18	0.00	0.00	0.83	0.83	0.3759	0.31
96	0.73	0.73	0.00	0.00	0.28	0.28	0.3269	0.09
108	0.43	0.43	0.00	0.00	0.18	0.18	0.2843	0.05
120	0.29	0.29	0.00	0.00	0.09	0.09	0.2472	0.02
132	0.19	0.19	0.00	0.00	0.06	0.06	0.2149	0.01
144	0.13	0.13	0.00	0.00	0.04	0.04	0.1869	0.01
156	0.11	0.11	0.00	0.00	0.01	0.01	0.1625	0.00
168	0.09	0.09	0.00	0.00	0.01	0.01	0.1413	0.00
180	0.07	0.07	0.00	0.00	0.01	0.01	0.1229	0.00
192	0.06	0.06	0.00	0.00	0.01	0.01	0.1069	0.00
204	0.05	0.05	0.00	0.00	0.01	0.01	0.0929	0.00
216	0.04	0.04	0.00	0.00	0.01	0.01	0.0808	0.00
228	0.04	0.04	0.00	0.00	0.01	0.01	0.0703	0.00
240	0.03	0.03	0.00	0.00	0.00	0.00	0.0611	0.00
252	0.02	0.02	0.00	0.00	0.00	0.00	0.0531	0.00
264	0.02	0.02	0.00	0.00	0.00	0.00	0.0462	0.00
276	0.01	0.01	0.00	0.00	0.00	0.00	0.0402	0.00
288	0.01	0.01	0.00	0.00	0.00	0.00	0.0349	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.0304	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.0264	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.0230	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.0200	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.0174	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.0151	0.00
Total				0.00	16.31	16.31		(0.00)

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Physical Damage - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow: Net Underwriting	Cash Flow: Investment Income	Cash Flow: Federal Income Tax	Cash Flow: Total	Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
-1	(0.06)	0.00	0.00	(0.06)	0.00	0.00	0.00
0	20.34	0.00	1.26	21.60	21.60	0.00	21.60
3	3.69	1.92	(3.00)	2.61	24.21	0.00	24.21
6	9.69	1.27	(1.33)	9.63	33.84	0.00	33.84
9	(0.02)	2.18	(3.01)	(0.86)	32.98	0.00	32.98
12	(12.03)	1.33	(2.58)	(13.29)	19.70	0.00	19.70
15	(4.64)	0.26	(0.01)	(4.38)	15.31	13.72	1.59
18	0.19	0.02	0.01	0.22	1.81	1.22	0.59
21	0.13	0.01	0.00	0.14	0.73	0.46	0.27
24	0.12	0.00	0.00	0.12	0.39	0.23	0.16
27	0.05	0.00	0.00	0.05	0.21	0.13	0.08
30	0.04	0.00	(0.00)	0.04	0.13	0.09	0.04
33	0.02	0.00	0.00	0.02	0.06	0.06	0.00
36	0.02	0.00	0.00	0.02	0.02	0.02	0.00
39	0.02	0.00	0.00	0.02	0.02	0.02	0.00
42	0.01	0.00	0.00	0.01	0.01	0.01	0.00
45	0.01	0.00	0.00	0.01	0.01	0.01	0.00
48	0.01	0.00	0.00	0.01	0.01	0.01	0.00
51	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	0.01	0.00	0.00	0.01	0.01	0.01	0.00
57	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	0.02	0.00	0.00	0.02	0.02	0.02	0.00
84	0.02	0.00	0.00	0.02	0.02	0.02	0.00
96	0.01	0.00	0.00	0.01	0.01	0.01	0.00
108	0.02	0.00	0.00	0.02	0.02	0.02	0.00
120	0.01	0.00	0.00	0.01	0.01	0.01	0.00
132	0.01	0.00	0.00	0.01	0.01	0.01	0.00
144	0.01	0.00	0.00	0.01	0.01	0.01	0.00
156	0.01	0.00	0.00	0.01	0.01	0.01	0.00
168	0.00	0.00	0.00	0.00	0.00	0.00	0.00
180	0.00	0.00	0.00	0.00	0.00	0.00	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
252	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
264	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
276	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
288	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	17.73	6.99	(8.65)	16.07			

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Physical Damage - Countrywide

Assets Required to Support Insurance Operations

Months from Policy Inception	Required Assets: Unearned Premium Reserve	Required Assets: Loss & LAE Reserve	Required Assets: Required Underlying Surplus	Required Assets: Total	Available Assets from Operations: Premium Receivable	Available Assets from Operations: Salvage & Subrogation Receivable	Available Assets from Operations: Required Cash Balance	Assets Prior to Infusion
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	50.00	0.00	119.05	169.05	20.46	0.00	21.60	42.05
3	25.00	5.36	72.29	102.65	3.13	1.59	24.21	28.92
6	50.00	6.57	134.70	191.27	20.63	2.43	33.84	56.90
9	25.00	7.25	76.78	109.03	3.34	2.94	32.98	39.26
12	0.00	6.89	16.41	23.30	0.08	3.17	19.70	22.94
15	0.00	1.00	2.38	3.38	0.01	1.77	1.59	3.38
18	0.00	0.49	1.17	1.66	0.00	1.07	0.59	1.66
21	0.00	0.30	0.72	1.03	0.00	0.75	0.27	1.03
24	0.00	0.21	0.49	0.70	0.00	0.54	0.16	0.70
27	0.00	0.15	0.37	0.52	0.00	0.44	0.08	0.52
30	0.00	0.12	0.28	0.40	0.00	0.36	0.04	0.40
33	0.00	0.09	0.22	0.31	0.00	0.31	0.00	0.31
36	0.00	0.07	0.19	0.27	0.00	0.27	0.00	0.27
39	0.00	0.06	0.18	0.24	0.00	0.24	0.00	0.24
42	0.00	0.05	0.16	0.21	0.00	0.21	0.00	0.21
45	0.00	0.04	0.15	0.19	0.00	0.19	0.00	0.19
48	0.00	0.03	0.15	0.18	0.00	0.18	0.00	0.18
51	0.00	0.02	0.14	0.17	0.00	0.17	0.00	0.17
54	0.00	0.02	0.13	0.15	0.00	0.15	0.00	0.15
57	0.00	0.01	0.13	0.14	0.00	0.14	0.00	0.14
60	0.00	0.01	0.13	0.13	0.00	0.13	0.00	0.13
72	0.00	0.00	0.11	0.11	0.00	0.11	0.00	0.11
84	0.00	0.00	0.08	0.08	0.00	0.08	0.00	0.08
96	0.00	0.00	0.07	0.07	0.00	0.07	0.00	0.07
108	0.00	0.00	0.06	0.06	0.00	0.06	0.00	0.06
120	0.00	0.00	0.04	0.04	0.00	0.04	0.00	0.04
132	0.00	0.00	0.03	0.03	0.00	0.03	0.00	0.03
144	0.00	0.00	0.02	0.03	0.00	0.03	0.00	0.03
156	0.00	0.00	0.02	0.02	0.00	0.02	0.00	0.02
168	0.00	0.00	0.01	0.01	0.00	0.01	0.00	0.01
180	0.00	0.00	0.01	0.01	0.00	0.01	0.00	0.01
192	0.00	0.00	0.01	0.01	0.00	0.01	0.00	0.01
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Physical Damage - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Months from Policy Inception	Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
-1	0.00	0.00	0.00	0.00	(0.06)	(0.06)	1.0117	(0.07)
0	169.05	42.05	127.00	(127.00)	0.00	(127.00)	1.0000	(127.00)
3	102.65	28.92	73.73	53.27	0.00	53.27	0.9657	51.44
6	191.27	56.90	134.37	(60.64)	0.00	(60.64)	0.9325	(56.55)
9	109.03	39.26	69.77	64.60	0.00	64.60	0.9005	58.18
12	23.30	22.94	0.35	69.41	0.00	69.41	0.8696	60.36
15	3.38	3.38	0.00	0.35	13.72	14.08	0.8397	11.82
18	1.66	1.66	0.00	0.00	1.22	1.22	0.8109	0.99
21	1.03	1.03	0.00	0.00	0.46	0.46	0.7830	0.36
24	0.70	0.70	0.00	0.00	0.23	0.23	0.7561	0.18
27	0.52	0.52	0.00	0.00	0.13	0.13	0.7302	0.10
30	0.40	0.40	0.00	0.00	0.09	0.09	0.7051	0.06
33	0.31	0.31	0.00	0.00	0.06	0.06	0.6809	0.04
36	0.27	0.27	0.00	0.00	0.02	0.02	0.6575	0.02
39	0.24	0.24	0.00	0.00	0.02	0.02	0.6349	0.01
42	0.21	0.21	0.00	0.00	0.01	0.01	0.6131	0.01
45	0.19	0.19	0.00	0.00	0.01	0.01	0.5921	0.01
48	0.18	0.18	0.00	0.00	0.01	0.01	0.5718	0.01
51	0.17	0.17	0.00	0.00	0.00	0.00	0.5521	0.00
54	0.15	0.15	0.00	0.00	0.01	0.01	0.5332	0.01
57	0.14	0.14	0.00	0.00	0.00	0.00	0.5149	0.00
60	0.13	0.13	0.00	0.00	0.00	0.00	0.4972	0.00
72	0.11	0.11	0.00	0.00	0.02	0.02	0.4323	0.01
84	0.08	0.08	0.00	0.00	0.02	0.02	0.3759	0.01
96	0.07	0.07	0.00	0.00	0.01	0.01	0.3269	0.00
108	0.06	0.06	0.00	0.00	0.02	0.02	0.2843	0.00
120	0.04	0.04	0.00	0.00	0.01	0.01	0.2472	0.00
132	0.03	0.03	0.00	0.00	0.01	0.01	0.2149	0.00
144	0.03	0.03	0.00	0.00	0.01	0.01	0.1869	0.00
156	0.02	0.02	0.00	0.00	0.01	0.01	0.1625	0.00
168	0.01	0.01	0.00	0.00	0.00	0.00	0.1413	0.00
180	0.01	0.01	0.00	0.00	0.00	0.00	0.1229	0.00
192	0.01	0.01	0.00	0.00	0.00	0.00	0.1069	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.0929	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.0808	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.0703	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.0611	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.0531	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.0462	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.0402	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.0349	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.0304	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.0264	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.0230	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.0200	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.0174	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.0151	0.00
Total				0.00	16.07	16.07		(0.00)

Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Bodily Injury
Determination of Territorial Base Rates Assumed Effective August 1, 2008

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Index (±3%)	Indicated Variable Premium Change	Selected Premium Change	Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	91.5%	1.206	0.985	0.983	0.987	0.967	0.967	1.001	0.966	116.70	112.70	3.3%
024	92.0%	1.212	1.079	1.077	1.034	1.013	1.013	1.001	1.012	206.10	208.60	4.6%
025	118.9%	1.567	1.081	1.079	1.034	1.013	1.013	1.001	1.012	128.70	130.20	6.2%
028	72.5%	0.955	0.994	0.992	0.996	0.976	0.976	1.001	0.975	161.50	157.50	2.0%
034	93.9%	1.237	0.845	0.843	0.974	0.955	0.955	1.001	0.954	187.90	179.30	0.0%
035	113.1%	1.490	1.111	1.109	1.034	1.013	1.013	1.001	1.012	172.80	174.90	5.1%
036	90.7%	1.195	1.133	1.131	1.034	1.013	1.013	1.001	1.012	178.20	180.30	5.0%
040	34.8%	0.458	0.984	0.982	0.986	0.966	0.966	1.001	0.965	156.50	151.00	1.7%
046	75.8%	0.999	0.906	0.904	0.974	0.955	0.955	1.001	0.954	156.80	149.60	1.0%
047	84.6%	1.115	0.882	0.880	0.974	0.955	0.955	1.001	0.954	157.60	150.40	1.0%
048	81.9%	1.079	0.886	0.884	0.974	0.955	0.955	1.001	0.954	156.80	149.60	1.1%
049	73.3%	0.966	0.974	0.972	0.976	0.956	0.956	1.001	0.955	127.00	121.30	1.6%
050	99.6%	1.312	1.180	1.178	1.034	1.013	1.013	1.001	1.012	119.60	121.00	6.2%
051	91.4%	1.204	1.067	1.065	1.034	1.013	1.013	1.001	1.012	120.40	121.80	6.3%
052	51.0%	0.672	1.164	1.162	1.034	1.013	1.013	1.001	1.012	135.70	137.30	5.7%
053	73.0%	0.962	1.013	1.011	1.015	0.995	0.995	1.001	0.994	149.10	148.20	4.1%
054	77.1%	1.016	1.019	1.017	1.021	1.001	1.001	1.001	1.000	189.10	189.10	3.6%
055	57.2%	0.754	0.862	0.860	0.974	0.955	0.955	1.001	0.954	199.20	190.00	-0.2%
056	64.2%	0.846	0.920	0.918	0.974	0.955	0.955	1.001	0.954	182.50	174.10	0.1%
057	59.7%	0.787	0.961	0.959	0.974	0.955	0.955	1.001	0.954	242.20	231.10	-0.8%
058	109.0%	1.436	0.936	0.934	0.974	0.955	0.955	1.001	0.954	146.40	139.70	0.7%
060	42.2%	0.556	0.928	0.926	0.974	0.955	0.955	1.001	0.954	162.80	155.30	0.4%
061	57.4%	0.756	1.272	1.269	1.034	1.013	0.962	1.001	0.961	97.60	93.80	2.9%
062	77.6%	1.022	1.023	1.021	1.025	1.005	1.005	1.001	1.004	127.50	128.00	5.5%
063	76.5%	1.008	1.116	1.114	1.034	1.013	1.013	1.001	1.012	131.40	133.00	5.9%
064	68.1%	0.897	1.219	1.217	1.034	1.013	1.013	1.001	1.012	120.60	122.00	6.2%
065	77.3%	1.018	1.028	1.026	1.030	1.009	1.009	1.001	1.008	146.00	147.20	5.2%
066	70.7%	0.931	0.941	0.939	0.974	0.955	0.955	1.001	0.954	134.00	127.80	1.5%
067	59.1%	0.779	0.984	0.982	0.986	0.966	0.966	1.001	0.965	153.80	148.40	1.5%
068	80.8%	1.065	1.092	1.090	1.034	1.013	1.013	1.001	1.012	170.80	172.80	5.1%
999	67.5%	0.889	1.017	1.015	1.019	0.999	0.999	1.001	0.998	145.20	144.90	4.1%
Total	75.9%		1.002	1.000	1.000	0.980	0.980	1.001	0.979			2.9%

* Effective 8/1/2007, 25/50 Limit, Model Year 2008
** Current Expense Fee is $20.20, Proposed is $24.70

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Property Damage
Determination of Territorial Base Rates Assumed Effective August 1, 2008

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Index (±3%)	Indicated Variable Premium Change	Selected Premium Change	Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	67.4%	0.945	0.974	0.968	0.969	0.972	0.972	1.000	0.972	109.80	106.70	2.5%
024	57.9%	0.812	0.994	0.988	0.987	0.990	0.990	1.000	0.990	129.70	128.40	2.9%
025	99.3%	1.393	1.152	1.145	1.029	1.032	1.032	1.000	1.032	103.70	107.00	6.8%
028	73.9%	1.036	1.073	1.067	1.029	1.032	1.032	1.000	1.032	118.10	121.90	6.3%
034	49.8%	0.698	0.919	0.914	0.969	0.972	0.972	1.000	0.972	137.70	133.80	1.4%
035	79.4%	1.114	1.115	1.108	1.029	1.032	1.032	1.000	1.032	129.60	133.70	6.2%
036	57.9%	0.812	1.105	1.098	1.029	1.032	1.032	1.000	1.032	116.40	120.10	6.6%
040	64.0%	0.898	1.024	1.018	1.017	1.020	1.020	1.000	1.020	124.80	127.30	5.4%
046	75.3%	1.056	1.018	1.012	1.011	1.014	1.014	1.000	1.014	131.70	133.50	4.9%
047	74.4%	1.043	0.942	0.936	0.969	0.972	0.972	1.000	0.972	139.50	135.60	1.4%
048	63.8%	0.895	0.927	0.921	0.969	0.972	0.972	1.000	0.972	131.30	127.60	1.7%
049	67.6%	0.948	0.942	0.936	0.969	0.972	0.972	1.000	0.972	139.00	135.10	1.2%
050	74.0%	1.038	1.021	1.015	1.014	1.017	1.017	1.000	1.017	130.10	132.30	5.0%
051	76.1%	1.067	1.106	1.099	1.029	1.032	1.032	1.000	1.032	103.10	106.40	6.7%
052	110.9%	1.555	1.165	1.158	1.029	1.032	1.032	1.000	1.032	98.10	101.20	6.8%
053	76.0%	1.066	1.073	1.067	1.029	1.032	1.032	1.000	1.032	107.60	111.00	6.7%
054	74.1%	1.039	1.010	1.004	1.003	1.006	1.006	1.000	1.006	163.60	164.60	3.6%
055	62.7%	0.879	0.895	0.890	0.969	0.972	0.972	1.000	0.972	160.00	155.50	0.9%
056	68.3%	0.958	0.959	0.953	0.969	0.972	0.972	1.000	0.972	148.90	144.70	1.2%
057	65.4%	0.917	0.986	0.980	0.979	0.982	0.982	1.000	0.982	140.50	138.00	2.0%
058	80.6%	1.130	1.026	1.020	1.019	1.022	1.022	1.000	1.022	117.30	119.90	5.5%
060	69.3%	0.972	0.983	0.977	0.976	0.979	0.979	1.000	0.979	137.80	134.90	1.8%
061	116.7%	1.637	1.432	1.423	1.029	1.032	0.985	1.000	0.985	76.40	75.30	4.0%
062	71.4%	1.001	1.058	1.052	1.029	1.032	1.032	1.000	1.032	99.80	103.00	6.8%
063	58.0%	0.813	1.012	1.006	1.005	1.008	1.008	1.000	1.008	106.30	107.20	4.9%
064	88.8%	1.245	1.195	1.188	1.029	1.032	1.032	1.000	1.032	97.30	100.40	6.9%
065	73.2%	1.027	1.030	1.024	1.023	1.026	1.026	1.000	1.026	118.20	121.30	6.0%
066	71.4%	1.001	1.006	1.000	0.999	1.002	1.002	1.000	1.002	108.10	108.30	4.5%
067	82.3%	1.154	1.107	1.100	1.029	1.032	1.032	1.000	1.032	115.40	119.10	6.4%
068	72.2%	1.013	1.058	1.052	1.029	1.032	1.032	1.000	1.032	128.10	132.20	6.3%
999	128.5%	1.802	1.085	1.079	1.029	1.032	1.032	1.000	1.032	125.40	129.40	6.2%
Total	71.3%		1.006	1.000	1.000	1.003	1.003	1.000	1.003			4.0%

* Effective 8/1/2007, Model Year 2008
** Current Expense Fee is $19.20, Proposed is $22.50

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Medical Benefits (based on combined experience with Excess Medical Benefits)
Determination of Territorial Base Rates Assumed Effective August 1, 2008

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Index (±3%)	Indicated Variable Premium Change	Selected Premium Change	Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	-8.9%	-0.128	1.000	0.996	0.988	0.970	0.970	0.999	0.971	76.80	74.60	2.4%
024	38.1%	0.549	0.997	0.993	0.985	0.967	0.967	0.999	0.968	126.00	122.00	0.1%
025	167.1%	2.408	1.152	1.147	1.022	1.004	1.004	0.999	1.005	69.80	70.10	4.8%
028	76.7%	1.105	1.030	1.026	1.018	1.000	1.000	0.999	1.001	84.30	84.40	3.9%
034	45.4%	0.654	0.986	0.982	0.974	0.956	0.956	0.999	0.957	81.00	77.50	1.2%
035	66.3%	0.955	0.933	0.929	0.962	0.945	0.945	0.999	0.946	84.90	80.30	0.0%
036	87.3%	1.258	1.208	1.203	1.022	1.004	1.004	0.999	1.005	93.70	94.20	4.4%
040	94.2%	1.357	1.045	1.041	1.022	1.004	1.004	0.999	1.005	81.50	81.90	4.7%
046	68.7%	0.990	1.018	1.014	1.006	0.988	0.988	0.999	0.989	79.50	78.60	3.6%
047	92.0%	1.326	0.988	0.984	0.976	0.958	0.958	0.999	0.959	80.90	77.60	1.1%
048	40.0%	0.576	1.004	1.000	0.992	0.974	0.974	0.999	0.975	79.20	77.20	2.6%
049	77.6%	1.118	1.044	1.040	1.022	1.004	1.004	0.999	1.005	80.80	81.20	4.7%
050	77.9%	1.122	1.057	1.053	1.022	1.004	1.004	0.999	1.005	76.20	76.60	4.8%
051	94.9%	1.367	1.081	1.077	1.022	1.004	1.004	0.999	1.005	73.80	74.20	4.9%
052	82.2%	1.184	1.191	1.186	1.022	1.004	1.004	0.999	1.005	72.50	72.90	4.7%
053	76.0%	1.095	1.039	1.035	1.022	1.004	1.004	0.999	1.005	86.80	87.20	4.4%
054	49.1%	0.707	0.816	0.813	0.962	0.945	0.945	0.999	0.946	102.80	97.20	-1.1%
055	57.8%	0.833	0.828	0.825	0.962	0.945	0.945	0.999	0.946	94.10	89.00	-0.7%
056	58.5%	0.843	0.946	0.942	0.962	0.945	0.945	0.999	0.946	84.50	79.90	-0.1%
057	65.9%	0.950	0.859	0.856	0.962	0.945	0.945	0.999	0.946	126.40	119.60	-2.0%
058	53.7%	0.774	1.269	1.264	1.022	1.004	1.004	0.999	1.005	71.50	71.90	5.0%
060	56.2%	0.810	1.006	1.002	0.994	0.976	0.976	0.999	0.977	77.10	75.30	2.7%
061	759.4%	10.942	1.388	1.382	1.022	1.004	0.979	0.999	0.980	66.70	65.40	2.9%
062	78.5%	1.131	0.999	0.995	0.987	0.969	0.969	0.999	0.970	82.40	79.90	1.5%
063	112.9%	1.627	1.133	1.128	1.022	1.004	1.004	0.999	1.005	77.90	78.30	4.5%
064	77.9%	1.122	1.352	1.347	1.022	1.004	1.004	0.999	1.005	68.40	68.70	5.3%
065	75.2%	1.084	1.081	1.077	1.022	1.004	1.004	0.999	1.005	86.70	87.10	4.4%
066	64.4%	0.928	1.018	1.014	1.006	0.988	0.988	0.999	0.989	75.90	75.10	3.9%
067	49.3%	0.710	1.010	1.006	0.998	0.980	0.980	0.999	0.981	79.90	78.40	2.8%
068	58.8%	0.847	0.945	0.941	0.962	0.945	0.945	0.999	0.946	88.90	84.10	-0.3%
999	8.5%	0.122	1.083	1.079	1.022	1.004	1.004	0.999	1.005	76.90	77.30	5.0%
Total	69.4%		1.004	1.000	1.000	0.982	0.982	0.999	0.983			2.8%

, Model Year 2008
** Current Expense Fee is $5.00, Proposed is $6.00

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Comprehensive
Determination of Territorial Base Rates Assumed Effective August 1, 2008

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Index (±3%)	Indicated Variable Premium Change	Selected Premium Change	Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	61.8%	1.234	1.029	1.046	1.031	0.966	0.966	1.011	0.955	150.20	143.40	0.6%
024	57.9%	1.156	1.164	1.183	1.031	0.966	0.966	1.011	0.955	97.80	93.40	1.6%
025	55.1%	1.100	1.167	1.186	1.031	0.966	0.966	1.011	0.955	105.10	100.40	1.5%
028	53.9%	1.076	1.106	1.124	1.031	0.966	0.966	1.011	0.955	95.90	91.60	1.8%
034	82.2%	1.641	1.301	1.322	1.031	0.966	0.966	1.011	0.955	87.30	83.40	2.6%
035	56.4%	1.126	1.033	1.050	1.031	0.966	0.966	1.011	0.955	95.40	91.10	2.1%
036	44.5%	0.888	0.979	0.995	0.996	0.933	0.933	1.011	0.923	148.20	136.80	-1.9%
040	43.6%	0.870	0.874	0.888	0.971	0.910	0.910	1.011	0.900	112.50	101.30	-3.3%
046	27.1%	0.541	0.934	0.949	0.971	0.910	0.910	1.011	0.900	71.30	64.20	-0.2%
047	63.9%	1.275	1.254	1.274	1.031	0.966	0.966	1.011	0.955	70.10	66.90	3.7%
048	50.7%	1.012	1.192	1.211	1.031	0.966	0.966	1.011	0.955	71.30	68.10	3.6%
049	31.3%	0.625	0.663	0.674	0.971	0.910	0.910	1.011	0.900	97.20	87.50	-2.3%
050	34.3%	0.685	0.771	0.784	0.971	0.910	0.910	1.011	0.900	79.70	71.70	-1.4%
051	73.1%	1.459	1.146	1.165	1.031	0.966	0.966	1.011	0.955	85.60	81.70	2.6%
052	58.5%	1.168	1.241	1.261	1.031	0.966	0.966	1.011	0.955	103.60	98.90	1.7%
053	48.4%	0.966	0.989	1.005	1.006	0.943	0.943	1.011	0.933	105.70	98.60	-0.5%
054	66.6%	1.329	1.227	1.247	1.031	0.966	0.966	1.011	0.955	69.70	66.60	3.5%
055	81.4%	1.625	1.219	1.239	1.031	0.966	0.966	1.011	0.955	77.70	74.20	2.9%
056	72.5%	1.447	1.323	1.345	1.031	0.966	0.966	1.011	0.955	70.10	66.90	3.3%
057	51.6%	1.030	0.930	0.945	0.971	0.910	0.910	1.011	0.900	110.30	99.30	-3.1%
058	63.8%	1.273	1.374	1.396	1.031	0.966	0.966	1.011	0.955	81.50	77.80	2.4%
060	71.0%	1.417	1.187	1.206	1.031	0.966	0.966	1.011	0.955	83.20	79.50	2.9%
061	239.3%	4.776	1.201	1.221	1.031	0.966	0.949	1.011	0.939	99.90	93.80	0.0%
062	63.4%	1.265	1.128	1.146	1.031	0.966	0.966	1.011	0.955	148.10	141.40	0.3%
063	38.9%	0.776	1.280	1.301	1.031	0.966	0.966	1.011	0.955	95.20	90.90	1.7%
064	87.8%	1.752	1.386	1.409	1.031	0.966	0.966	1.011	0.955	87.70	83.80	2.7%
065	45.6%	0.910	0.926	0.941	0.971	0.910	0.910	1.011	0.900	105.70	95.10	-2.7%
066	56.9%	1.136	1.129	1.147	1.031	0.966	0.966	1.011	0.955	97.60	93.20	2.2%
067	72.3%	1.443	1.354	1.376	1.031	0.966	0.966	1.011	0.955	79.00	75.40	2.3%
068	51.0%	1.018	0.980	0.996	0.997	0.934	0.934	1.011	0.924	87.70	81.00	-0.4%
999	50.5%	1.008	1.084	1.102	1.031	0.966	0.966	1.011	0.955	84.30	80.50	2.3%
Total	50.1%		0.984	1.000	1.000	0.937	0.937	1.011	0.927			0.0%

* Effective 8/1/2007, $0 Deductible, Model Year 2008
** Current Expense Fee is $16.40, Proposed is $20.00

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Collision
Determination of Territorial Base Rates Assumed Effective August 1, 2008

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Index (±3%)	Indicated Variable Premium Change	Selected Premium Change	Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	94.3%	1.242	1.048	1.045	1.032	1.024	1.024	1.000	1.024	262.80	269.10	7.3%
024	71.3%	0.939	1.018	1.015	1.017	1.009	1.009	1.000	1.009	262.90	265.30	5.3%
025	65.9%	0.868	1.015	1.012	1.014	1.006	1.006	1.000	1.006	257.00	258.50	5.3%
028	71.5%	0.942	0.987	0.984	0.986	0.978	0.978	1.000	0.978	236.20	231.00	3.2%
034	71.9%	0.947	0.953	0.950	0.972	0.964	0.964	1.000	0.964	298.80	288.00	1.6%
035	86.5%	1.140	1.143	1.140	1.032	1.024	1.024	1.000	1.024	240.40	246.20	7.2%
036	75.0%	0.988	1.122	1.119	1.032	1.024	1.024	1.000	1.024	252.40	258.50	6.7%
040	73.8%	0.972	0.982	0.979	0.981	0.973	0.973	1.000	0.973	270.00	262.70	2.6%
046	58.7%	0.773	0.820	0.818	0.972	0.964	0.964	1.000	0.964	256.00	246.80	2.5%
047	78.7%	1.037	0.991	0.988	0.990	0.982	0.982	1.000	0.982	252.50	248.00	3.7%
048	68.0%	0.896	0.912	0.909	0.972	0.964	0.964	1.000	0.964	270.10	260.40	2.3%
049	73.1%	0.963	0.962	0.959	0.972	0.964	0.964	1.000	0.964	264.70	255.20	2.0%
050	79.5%	1.047	1.037	1.034	1.032	1.024	1.024	1.000	1.024	259.10	265.30	6.8%
051	86.0%	1.133	1.097	1.094	1.032	1.024	1.024	1.000	1.024	242.40	248.20	7.0%
052	45.5%	0.599	1.020	1.017	1.019	1.011	1.011	1.000	1.011	230.00	232.50	5.8%
053	77.9%	1.026	1.043	1.040	1.032	1.024	1.024	1.000	1.024	227.40	232.90	7.3%
054	79.2%	1.043	1.017	1.014	1.016	1.008	1.008	1.000	1.008	299.10	301.50	4.9%
055	96.3%	1.269	1.139	1.136	1.032	1.024	1.024	1.000	1.024	262.80	269.10	6.7%
056	78.0%	1.028	1.024	1.021	1.023	1.015	1.015	1.000	1.015	244.60	248.30	6.3%
057	72.6%	0.957	0.970	0.967	0.972	0.964	0.964	1.000	0.964	279.10	269.10	1.4%
058	40.4%	0.532	0.942	0.939	0.972	0.964	0.964	1.000	0.964	267.90	258.30	1.5%
060	71.9%	0.947	0.966	0.963	0.972	0.964	0.964	1.000	0.964	244.50	235.70	2.3%
061	250.4%	3.299	1.718	1.713	1.032	1.024	0.979	1.000	0.979	175.00	171.30	4.4%
062	66.1%	0.871	0.921	0.918	0.972	0.964	0.964	1.000	0.964	259.20	249.90	1.9%
063	96.3%	1.269	1.200	1.196	1.032	1.024	1.024	1.000	1.024	216.40	221.60	7.2%
064	147.7%	1.946	1.409	1.405	1.032	1.024	1.024	1.000	1.024	219.70	225.00	7.4%
065	79.9%	1.053	1.054	1.051	1.032	1.024	1.024	1.000	1.024	240.40	246.20	7.2%
066	73.2%	0.964	0.971	0.968	0.972	0.964	0.964	1.000	0.964	248.80	239.80	2.5%
067	64.2%	0.846	0.901	0.898	0.972	0.964	0.964	1.000	0.964	253.90	244.80	1.9%
068	81.3%	1.071	1.046	1.043	1.032	1.024	1.024	1.000	1.024	282.20	289.00	6.5%
999	57.4%	0.756	1.039	1.036	1.032	1.024	1.024	1.000	1.024	233.20	238.80	7.0%
Total	75.9%		1.003	1.001	1.000	0.992	0.992	1.000	0.992			4.3%

* Effective 8/1/2007, $100 Deductible, Model Year 2008
** Current Expense Fee is $35.30, Proposed is $43.90

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Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
cess Medical Benefits (based on combined experience with Medical Benefits)
Determination of Territorial Base Rates Assumed Effective August 1, 2008

Current Territory	Current Base Rate	Proposed Base Rate	Total Change
007	$ 101.00	$ 103.60	2.6%
024	$ 165.30	$ 169.50	2.5%
025	$ 92.50	$ 97.40	5.3%
028	$ 111.60	$ 117.20	5.0%
034	$ 106.20	$ 107.70	1.4%
035	$ 111.00	$ 111.50	0.5%
036	$ 122.50	$ 130.90	6.9%
040	$ 107.90	$ 113.80	5.5%
046	$ 103.30	$ 109.20	5.7%
047	$ 104.70	$ 107.80	3.0%
048	$ 103.00	$ 107.20	4.1%
049	$ 105.50	$ 112.80	6.9%
050	$ 100.60	$ 106.40	5.8%
051	$ 96.80	$ 103.10	6.5%
052	$ 95.50	$ 101.30	6.1%
053	$ 113.80	$ 121.10	6.4%
054	$ 139.50	$ 135.00	-3.2%
055	$ 129.30	$ 123.60	-4.4%
056	$ 117.70	$ 111.00	-5.7%
057	$ 167.30	$ 166.10	-0.7%
058	$ 105.70	$ 99.90	-5.5%
060	$ 103.10	$ 104.60	1.5%
061	$ 97.80	$ 90.80	-7.2%
062	$ 108.70	$ 111.00	2.1%
063	$ 100.60	$ 108.80	8.2%
064	$ 96.20	$ 95.40	-0.8%
065	$ 111.80	$ 121.00	8.2%
066	$ 106.90	$ 104.30	-2.4%
067	$ 104.10	$ 108.90	4.6%
068	$ 115.70	$ 116.80	1.0%
999	$ 103.10	$ 107.40	4.2%
Total			2.8%

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
All Coverages
Determination of Territorial Base Rates Assumed Effective August 1, 2008

Current Territory	Bodily Injury	Collision	Comprehensive	Medical Benefits and Excess Med	Property Damage	Total
007	3.3%	7.3%	0.6%	2.4%	2.5%	3.8%
024	4.6%	5.3%	1.6%	0.1%	2.9%	3.8%
025	6.2%	5.3%	1.5%	4.8%	6.8%	5.2%
028	2.0%	3.2%	1.8%	3.9%	6.3%	3.3%
034	0.0%	1.6%	2.6%	1.2%	1.4%	1.2%
035	5.1%	7.2%	2.1%	0.0%	6.2%	5.4%
036	5.0%	6.7%	-1.9%	4.4%	6.6%	4.6%
040	1.7%	2.6%	-3.3%	4.7%	5.4%	2.1%
046	1.0%	2.5%	-0.2%	3.6%	4.9%	2.4%
047	1.0%	3.7%	3.7%	1.1%	1.4%	2.3%
048	1.1%	2.3%	3.6%	2.6%	1.7%	2.0%
049	1.6%	2.0%	-2.3%	4.7%	1.2%	1.2%
050	6.2%	6.8%	-1.4%	4.8%	5.0%	5.1%
051	6.3%	7.0%	2.6%	4.9%	6.7%	6.1%
052	5.7%	5.8%	1.7%	4.7%	6.8%	5.3%
053	4.1%	7.3%	-0.5%	4.4%	6.7%	4.9%
054	3.6%	4.9%	3.5%	-1.1%	3.6%	3.8%
055	-0.2%	6.7%	2.9%	-0.7%	0.9%	2.6%
056	0.1%	6.3%	3.3%	-0.1%	1.2%	2.7%
057	-0.8%	1.4%	-3.1%	-2.0%	2.0%	0.1%
058	0.7%	1.5%	2.4%	5.0%	5.5%	2.4%
060	0.4%	2.3%	2.9%	2.7%	1.8%	1.7%
061	2.9%	4.4%	0.0%	2.9%	4.0%	3.1%
062	5.5%	1.9%	0.3%	1.5%	6.8%	3.5%
063	5.9%	7.2%	1.7%	4.5%	4.9%	5.4%
064	6.2%	7.4%	2.7%	5.3%	6.9%	6.2%
065	5.2%	7.2%	-2.7%	4.4%	6.0%	4.7%
066	1.5%	2.5%	2.2%	3.9%	4.5%	2.7%
067	1.5%	1.9%	2.3%	2.8%	6.4%	2.9%
068	5.1%	6.5%	-0.4%	-0.3%	6.3%	4.9%
999	4.1%	7.0%	2.3%	5.0%	6.2%	5.3%
Total	**2.9%**	**4.3%**	**0.0%**	**2.8%**	**4.0%**	**3.2%**

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Uninsured Motorists - Bodily Injury Base Rates

		Multi-First UMBI		Single First UMBI	
Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Proposed Base Rate	Current Base Rate	Proposed Base Rate
25000	50000	30.80	31.30	16.10	16.30
25000	100000	35.90	36.40	18.80	19.10
30000	60000	35.90	36.40	18.80	19.10
40000	80000	35.90	36.40	18.80	19.10
50000	50000	35.90	36.40	18.80	19.10
50000	100000	35.90	36.40	18.80	19.10
50000	200000	40.90	41.50	21.60	21.90
100000	100000	40.90	41.50	21.60	21.90
100000	150000	40.90	41.50	21.60	21.90
100000	200000	40.90	41.50	21.60	21.90
100000	250000	42.40	43.00	22.20	22.50
100000	300000	42.40	43.00	22.20	22.50
100000	400000	46.30	47.00	24.20	24.60
100000	500000	46.30	47.00	24.20	24.60
150000	200000	45.40	46.10	23.80	24.20
150000	250000	45.40	46.10	23.80	24.20
150000	300000	45.40	46.10	23.80	24.20
150000	400000	46.30	47.00	24.20	24.60
150000	500000	46.30	47.00	24.20	24.60
200000	200000	45.40	46.10	23.80	24.20
200000	250000	45.40	46.10	23.80	24.20
200000	300000	45.40	46.10	23.80	24.20
200000	400000	46.30	47.00	24.20	24.60
200000	500000	46.30	47.00	24.20	24.60
200000	750000	49.60	50.30	26.10	26.50
250000	250000	45.40	46.10	23.80	24.20
250000	300000	45.40	46.10	23.80	24.20
250000	400000	46.30	47.00	24.20	24.60
250000	500000	46.30	47.00	24.20	24.60
250000	750000	49.60	50.30	26.10	26.50
250000	1000000	49.60	50.30	26.10	26.50
300000	300000	45.40	46.10	23.80	24.20
300000	400000	48.10	48.80	25.20	25.60
300000	500000	48.10	48.80	25.20	25.60
300000	750000	49.60	50.30	26.10	26.50
300000	1000000	49.60	50.30	26.10	26.50
400000	400000	48.10	48.80	25.20	25.60
400000	500000	48.10	48.80	25.20	25.60
400000	750000	49.60	50.30	26.10	26.50
400000	1000000	49.60	50.30	26.10	26.50
500000	500000	48.10	48.80	25.20	25.60
500000	750000	49.60	50.30	26.10	26.50
500000	1000000	49.60	50.30	26.10	26.50
1000000	1000000	51.20	52.00	27.00	27.40

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Underinsured Motorists - Bodily Injury Base Rates

		Multi-First UIMBI		Single First UIMBI	
Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Proposed Base Rate	Current Base Rate	Proposed Base Rate
25000	50000	23.90	24.30	12.90	13.10
25000	100000	39.30	39.90	20.60	20.90
30000	60000	39.30	39.90	20.60	20.90
40000	80000	39.30	39.90	20.60	20.90
50000	50000	39.30	39.90	20.60	20.90
50000	100000	39.30	39.90	20.60	20.90
50000	200000	58.40	59.30	30.80	31.30
100000	100000	58.40	59.30	30.80	31.30
100000	150000	58.40	59.30	30.80	31.30
100000	200000	58.40	59.30	30.80	31.30
100000	250000	66.30	67.30	34.90	35.40
100000	300000	66.30	67.30	34.90	35.40
100000	400000	87.90	89.20	46.10	46.80
100000	500000	87.90	89.20	46.10	46.80
150000	200000	82.70	83.90	43.40	44.10
150000	250000	82.70	83.90	43.40	44.10
150000	300000	82.70	83.90	43.40	44.10
150000	400000	87.90	89.20	46.10	46.80
150000	500000	87.90	89.20	46.10	46.80
200000	200000	82.70	83.90	43.40	44.10
200000	250000	82.70	83.90	43.40	44.10
200000	300000	82.70	83.90	43.40	44.10
200000	400000	87.90	89.20	46.10	46.80
200000	500000	87.90	89.20	46.10	46.80
200000	750000	110.20	111.90	57.90	58.80
250000	250000	82.70	83.90	43.40	44.10
250000	300000	82.70	83.90	43.40	44.10
250000	400000	87.90	89.20	46.10	46.80
250000	500000	87.90	89.20	46.10	46.80
250000	750000	110.20	111.90	57.90	58.80
250000	1000000	110.20	111.90	57.90	58.80
300000	300000	82.70	83.90	43.40	44.10
300000	400000	99.60	101.10	52.10	52.90
300000	500000	99.60	101.10	52.10	52.90
300000	750000	110.20	111.90	57.90	58.80
300000	1000000	110.20	111.90	57.90	58.80
400000	400000	99.60	101.10	52.10	52.90
400000	500000	99.60	101.10	52.10	52.90
400000	750000	110.20	111.90	57.90	58.80
400000	1000000	110.20	111.90	57.90	58.80
500000	500000	99.60	101.10	52.10	52.90
500000	750000	110.20	111.90	57.90	58.80
500000	1000000	110.20	111.90	57.90	58.80
1000000	1000000	121.10	122.90	63.70	64.70

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss of Use

Option Code	Current Base Rate	Proposed Base Rate
$15 per day $300 total	6.00	6.30
$20 per day $700 total	11.80	12.30
$25 per day $500 total	12.00	12.60
$30 per day $900 total	16.60	17.40
$40 per day $1100 total	21.40	22.40
$50 per day $1300 total	26.20	27.40
$60 per day $1500 total	30.90	32.30

Arkansas Personal Auto
Nationwide Mutual Insurance Company
Revision of Model Year Factors

	Bodily Injury		Property Damage		Medical Benefits		Comprehensive		Collision	
Model Year	**Current Factor**	**Proposed Factor**	**Current Factor**	**Proposed Factor**	**Current Factor**	**Proposed Factor**	**Current Factor**	**Proposed Factor**	**Current Factor**	**Proposed Factor**
2012	n/a	1.048	n/a	1.036	n/a	1.088	n/a	1.100	n/a	1.184
2011	n/a	1.036	n/a	1.027	n/a	1.066	n/a	1.075	n/a	1.138
2010	n/a	1.024	n/a	1.018	n/a	1.044	n/a	1.050	n/a	1.092
2009	n/a	1.012	n/a	1.009	n/a	1.022	n/a	1.025	n/a	1.046
2008	1.013	1.000	1.009	1.000	1.022	1.000	1.028	1.000	1.048	1.000
2007	1.000	0.988	1.000	0.991	1.000	0.978	1.000	0.975	1.000	0.954
2006	0.987	0.975	0.991	0.983	0.978	0.956	0.972	0.950	0.952	0.908
2005	0.975	0.963	0.982	0.974	0.955	0.934	0.943	0.924	0.904	0.863
2004	0.962	0.951	0.974	0.965	0.933	0.912	0.915	0.899	0.856	0.817
2003	0.950	0.938	0.965	0.957	0.910	0.891	0.887	0.874	0.808	0.771
2002	0.937	0.926	0.956	0.948	0.889	0.870	0.859	0.849	0.760	0.725
2001	0.923	0.912	0.947	0.939	0.867	0.848	0.830	0.823	0.712	0.680
2000	0.910	0.899	0.939	0.931	0.844	0.826	0.801	0.797	0.664	0.634
1999	0.898	0.887	0.931	0.923	0.822	0.804	0.774	0.772	0.616	0.588
1998	0.885	0.874	0.922	0.914	0.799	0.782	0.745	0.746	0.569	0.543
1997	0.871	0.860	0.912	0.904	0.777	0.760	0.717	0.720	0.521	0.498
1996	0.859	0.848	0.905	0.897	0.755	0.738	0.688	0.695	0.473	0.452
1995	0.845	0.835	0.896	0.888	0.755	0.738	0.660	0.669	0.426	0.406
1994	0.833	0.822	0.896	0.888	0.755	0.738	0.631	0.644	0.378	0.360
Prior	0.833	0.822	0.896	0.888	0.755	0.738	0.603	0.644	0.360	0.343

Arkansas Personal Auto
Nationwide Mutual Insurance Company
Motorcycles - Engine Size Factors

Bodily Injury		
Engine Size	**Current Engine Size Factor**	**Proposed Engine Size Factor**
0-100	0.43	0.43
101-200	0.56	0.56
201-350	0.64	0.64
351-500	0.82	0.71
501-650	1.03	0.71
651-800	1.03	0.71
801-950	1.29	0.71
951-99999	1.29	0.71

Property Damage		
Engine Size	**Current Engine Size Factor**	**Proposed Engine Size Factor**
0-100	0.46	0.46
101-200	0.60	0.60
201-350	0.69	0.69
351-500	0.88	0.88
501-650	1.11	0.91
651-800	1.11	0.91
801-950	1.39	0.91
951-99999	1.39	0.91

Collision		
Engine Size	**Current Engine Size Factor**	**Proposed Engine Size Factor**
0-100	0.22	0.22
101-200	0.44	0.44
201-350	0.66	0.66
351-500	0.96	0.96
501-650	1.22	1.12
651-800	1.44	1.12
801-950	1.62	1.12
951-99999	1.88	1.12

Comprehensive		
Engine Size	**Current Engine Size Factor**	**Proposed Engine Size Factor**
0-100	0.32	0.32
101-200	0.59	0.59
201-350	1.00	1.00
351-500	1.32	1.32
501-650	1.68	1.62
651-800	2.04	1.62
801-950	2.64	1.62
951-99999	2.95	1.62

Arkansas Personal Auto
Nationwide Mutual Insurance Company
Trailer/Truck Camper Base Rates

Collision								
Travel Trailers 50			Travel Trailers 100			Travel Trailers 250		
Rate Symbol	Current Base Rate	Proposed Base Rate	Rate Symbol	Current Base Rate	Proposed Base Rate	Rate Symbol	Current Base Rate	Proposed Base Rate
1	3.40	5.60	1	2.60	4.30	1	2.00	3.30
2	5.30	8.70	2	4.10	6.80	2	3.10	5.10
3	7.20	11.90	3	5.50	9.10	3	4.10	6.80
4	9.10	15.00	4	7.00	11.60	4	5.30	8.70
5	12.70	21.00	5	9.80	16.20	5	7.40	12.20
6	16.60	27.40	6	12.80	21.10	6	9.60	15.80
7	20.40	33.70	7	15.70	25.90	7	11.80	19.50
8	24.20	39.90	8	18.60	30.70	8	14.00	23.10
9	26.70	44.10	9	20.50	33.80	9	15.40	25.40
10	29.10	48.00	10	22.40	37.00	10	16.80	27.70
11	31.60	52.10	11	24.30	40.10	11	18.20	30.00
12	34.10	56.30	12	26.20	43.20	12	19.70	32.50
13	36.50	60.20	13	28.10	46.40	13	21.10	34.80
14	39.00	64.40	14	30.00	49.50	14	22.50	37.10
15	41.50	68.50	15	31.90	52.60	15	23.90	39.40
16	43.90	72.40	16	33.80	55.80	16	25.40	41.90
17	46.40	76.60	17	35.70	58.90	17	26.80	44.20
18	48.90	80.70	18	37.60	62.00	18	28.20	46.50
19	51.40	84.80	19	39.50	65.20	19	29.60	48.80
20	53.80	88.80	20	41.40	68.30	20	31.10	51.30
21	56.30	92.90	21	43.30	71.40	21	32.50	53.60
22	58.80	97.00	22	45.20	74.60	22	33.90	55.90
23	61.20	101.00	23	47.10	77.70	23	35.30	58.20
24	63.70	105.10	24	49.00	80.90	24	36.80	60.70
25	66.20	109.20	25	50.90	84.00	25	38.20	63.00
26	68.60	113.20	26	52.80	87.10	26	39.60	65.30
27	71.10	117.30	27	54.70	90.30	27	41.00	67.70
28	73.60	121.40	28	56.60	93.40	28	42.50	70.10
29	76.10	125.60	29	58.50	96.50	29	43.90	72.40
30	78.50	129.50	30	60.40	99.70	30	45.30	74.70
31	81.00	133.70	31	62.30	102.80	31	46.70	77.10
32	83.50	137.80	32	64.20	105.90	32	48.20	79.50
33	85.90	141.70	33	66.10	109.10	33	49.60	81.80
34	88.40	145.90	34	68.00	112.20	34	51.00	84.20
35	90.90	150.00	35	69.90	115.30	35	52.40	86.50
36	93.30	153.90	36	71.80	118.50	36	53.90	88.90
37	95.80	158.10	37	73.70	121.60	37	55.30	91.20
38	98.30	162.20	38	75.60	124.70	38	56.70	93.60
39	100.80	166.30	39	77.50	127.90	39	58.10	95.90
40	103.20	170.30	40	79.40	131.00	40	59.60	98.30

Collision								
Truck Camper 50			Truck Camper 100			Truck Camper 250		
Rate Symbol	Current Base Rate	Proposed Base Rate	Rate Symbol	Current Base Rate	Proposed Base Rate	Rate Symbol	Current Base Rate	Proposed Base Rate
1	3.30	5.40	1	2.80	4.60	1	2.00	3.30
2	5.50	9.10	2	4.40	7.30	2	3.10	5.10
3	7.70	12.70	3	6.10	10.10	3	4.30	7.10
4	9.90	16.30	4	7.70	12.70	4	5.40	8.90
5	13.20	21.80	5	10.50	17.30	5	7.40	12.20
6	16.50	27.20	6	13.20	21.80	6	9.20	15.20
7-20	19.80	32.70	7-20	16.00	26.40	7-20	11.20	18.50

Arkansas Personal Auto
Nationwide Mutual Insurance Company
Trailer/Truck Camper Base Rates

Comprehensive					
Travel Trailers - Full			Travel Trailers - 50		
Rate Symbol	Current Base Rate	Proposed Base Rate	Rate Symbol	Current Base Rate	Proposed Base Rate
1	1.70	2.80	1	1.20	2.00
2	3.80	6.30	2	2.60	4.30
3	5.70	9.40	3	3.90	6.40
4	7.70	12.70	4	5.30	8.70
5	12.20	20.10	5	8.40	13.90
6	16.40	27.10	6	11.30	18.60
7	20.40	33.70	7	14.10	23.30
8	24.40	40.30	8	16.80	27.70
9	26.80	44.20	9	18.50	30.50
10	29.10	48.00	10	20.10	33.20
11	31.60	52.10	11	21.80	36.00
12	33.90	55.90	12	23.40	38.60
13	36.40	60.10	13	25.10	41.40
14	38.70	63.90	14	26.70	44.10
15	41.20	68.00	15	28.40	46.90
16	43.50	71.80	16	30.00	49.50
17	46.00	75.90	17	31.70	52.30
18	48.30	79.70	18	33.30	54.90
19	50.80	83.80	19	35.00	57.80
20	53.20	87.80	20	36.70	60.60
21	55.70	91.90	21	38.40	63.40
22	58.10	95.90	22	40.10	66.20
23	60.60	100.00	23	41.80	69.00
24	63.10	104.10	24	43.50	71.80
25	65.50	108.10	25	45.20	74.60
26	68.00	112.20	26	46.90	77.40
27	70.50	116.30	27	48.60	80.20
28	72.90	120.30	28	50.30	83.00
29	75.40	124.40	29	52.00	85.80
30	77.90	128.50	30	53.70	88.60
31	80.30	132.50	31	55.40	91.40
32	82.80	136.60	32	57.10	94.20
33	85.30	140.70	33	58.80	97.00
34	87.70	144.70	34	60.50	99.80
35	90.20	148.80	35	62.20	102.60
36	92.70	153.00	36	63.90	105.40
37	95.10	156.90	37	65.60	108.20
38	97.60	161.00	38	67.30	111.00
39	100.10	165.20	39	69.00	113.90
40	102.50	169.10	40	70.70	116.70

Comprehensive					
Truck Camper - Full			Truck Camper - 50		
Rate Symbol	Current Base Rate	Proposed Base Rate	Rate Symbol	Current Base Rate	Proposed Base Rate
1	3.30	5.40	1	2.20	3.60
2	5.50	9.10	2	3.90	6.40
3	7.70	12.70	3	5.50	9.10
4	9.90	16.30	4	7.20	11.90
5	13.20	21.80	5	9.40	15.50
6	16.50	27.20	6	11.60	19.10
7-20	19.80	32.70	7-20	13.80	22.80

Arkansas Personal Auto
Nationwide Mutual Insurance Company
Expense Fees

Coverage	Current Expense Fee	Proposed Expense Fee
Bodily Injury	20.20	24.70
Property Damage	19.20	22.50
Medical Benefits	5.00	6.00
Comprehensive	16.40	20.00
Collision	35.30	43.90

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Arkansas Trailers
Nationwide Mutual Insurance Company
Comprehensive and Collision Coverages
Loss Ratio Analysis

Coverage	Three Year Loss Ratio Ending 9/30/2007
Comprehensive and Collision Combined	171.6%