

SERFF Tracking Number: ALSX-125754004 State: Arkansas
Filing Company: Encompass Indemnity Company State Tracking Number: EFT \$100
Company Tracking Number: R20053
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: Annual EGR Filing/R20053

Filing at a Glance

Company: Encompass Indemnity Company

Product Name: Private Passenger Auto

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate

SERFF Tr Num: ALSX-125754004 State: Arkansas

SERFF Status: Closed

Co Tr Num: R20053

Co Status:

Author: SPI AllState

Date Submitted: 07/30/2008

State Tr Num: EFT \$100

State Status: Fees verified and
received

Reviewer(s): Alexa Grissom

Disposition Date: 08/05/2008

Disposition Status: Filed

Effective Date Requested (New): 09/22/2008

Effective Date Requested (Renewal): 09/22/2008

Effective Date (New): 09/22/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Annual EGR Filing

Project Number: R20053

Reference Organization: Not applicable

Reference Title:

Filing Status Changed: 08/05/2008

State Status Changed: 08/05/2008

Corresponding Filing Tracking Number:

Filing Description:

This is our annual Experience Group Rating (EGR) update filing. We are filing new 2009 EGR factor pages, as well as updates to the 2007-2008 EGR factor pages. We are also filing an update to the Liability Rating Modifier pages.

New Business: September 22, 2008

Renewal Business: September 22, 2008

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

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Filing Contact Information

Carrie Deppe, Assistant State Filings Manager cdepp@allstate.com
 2775 Sanders Road (847) 402-2774 [Phone]
 Northbrook, IL 60062 (847) 402-9757[FAX]

Filing Company Information

Encompass Indemnity Company CoCode: 15130 State of Domicile: Illinois
 2775 Sanders Road Group Code: 8 Company Type:
 Suite A5
 Northbrook, IL 60062 Group Name: Allstate State ID Number:
 (847) 402-5000 ext. [Phone] FEIN Number: 59-2366357

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Rate filing. There is no retaliatory filing fee for this type of filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Encompass Indemnity Company	\$100.00	07/30/2008	21671280

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/05/2008	08/05/2008

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Disposition

Disposition Date: 08/05/2008
 Effective Date (New): 09/22/2008
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Encompass Indemnity Company	0.000%	\$0	4,771	\$3,245,936	%	%	%

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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	R20053 Filing Memo	Filed	Yes
Rate	R20053 Checking List	Filed	Yes
Rate	R20053 Manual Pages	Filed	Yes

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State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 08/13/2007
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Encompass Indemnity Company	%	0.000%	\$0	4,771	\$3,245,936	%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	R20053 Checking List	R20053	New	R20053.PDF
Filed	R20053 Manual Pages	R20053	Replacement	AR-PC-07-025226 R20053.PDF

CHECKING LIST FOR PRIVATE PASSENGER AUTO - S & I

Printing dates are shown on each page to facilitate identification of different editions, but have no direct connection with the effective date of the page.

2009 EGR FACTOR PAGES

Enclosed: Pages EGR2009-1 through EGR2009-5 dated 5-10-2008

2008 EGR FACTOR PAGES

Enclosed: Pages EGR2008-1 through EGR2008-5 dated 5-09-2008

Withdrawn: Pages EGR2008-1 through EGR2008-5 dated 5-09-2007

2007 EGR FACTOR PAGES

Enclosed: Pages EGR2007-1 through EGR2007-5 dated 5-08-2008

Withdrawn: Pages EGR2007-1 through EGR2007-5 dated 5-08-2007

LIABILITY RATING MODIFIER PAGES

Enclosed: Page 1 through 17 dated 6-1-2008

Withdrawn: Page 1 through 16 dated 6-1-2007

Model Year 2009 EGR Factor Pages
Private Passenger Automobile



Make	Model	BI/PD	MED	PIP
ACURA	MDX	0.99	0.91	0.88
ACURA	RDX	0.96	0.92	0.92
ACURA	RL SERIES	0.82	0.81	0.73
ACURA	TL SERIES	0.87	0.96	1.10
ACURA	TSX	0.92	1.02	1.11
ASTON MARTIN	ALL MODELS EXCL. DB9	0.93	0.72	0.76
ASTON MARTIN	DB9	0.93	0.72	0.76
AUDI	A3	1.13	1.31	1.24
AUDI	A4	0.89	1.01	1.03
AUDI	A5	0.88	0.83	0.76
AUDI	A6	0.75	0.80	0.74
AUDI	A8	0.84	0.81	0.74
AUDI	Q7	0.97	0.76	0.81
AUDI	R8	0.93	0.75	0.79
AUDI	RS4	0.94	0.72	0.76
AUDI	S4	0.81	0.81	0.73
AUDI	S5	0.93	0.75	0.79
AUDI	S6 QUATTRO	0.90	0.70	0.72
AUDI	S8 QUATTRO	0.90	0.70	0.72
AUDI	TT	1.09	1.32	1.21
BENTLEY	ALL MODELS	0.88	0.83	0.76
BMW	128I	0.96	1.12	1.14
BMW	135I	0.96	1.12	1.14
BMW	3 SERIES	0.83	0.81	0.76
BMW	5 SERIES EXCL. 550	0.79	0.82	0.75
BMW	550 SERIES	0.90	0.68	0.69
BMW	650 SERIES	0.89	0.68	0.70
BMW	750 SERIES	0.85	0.84	0.73
BMW	760 SERIES	0.84	0.82	0.74
BMW	ALPINA B7	0.90	0.70	0.72
BMW	M SERIES	0.90	0.69	0.70
BMW	M3	0.79	0.66	0.64
BMW	M5	0.90	0.68	0.70
BMW	M6	0.90	0.70	0.72
BMW	X3	0.92	0.90	0.89
BMW	X5	1.00	0.91	0.91
BMW	X6 35I	0.96	0.93	0.93
BMW	X6 50I	0.93	0.75	0.79
BMW	Z4	1.05	1.31	1.21
BUICK	ENCLAVE	0.97	0.76	0.82
BUICK	LACROSSE	0.97	0.97	0.97
BUICK	LUCERNE	0.96	1.01	0.93
CADILLAC	CTS	0.92	1.16	0.96
CADILLAC	DTS	0.84	0.81	0.75
CADILLAC	ESCALADE	1.08	0.81	0.80
CADILLAC	ESCALADE HYBRID	0.97	0.76	0.82
CADILLAC	SRX	0.95	0.94	0.93
CADILLAC	STS	0.89	0.82	0.75
CADILLAC	XLR	0.82	0.81	0.73
CHEVROLET	AVALANCHE	1.09	0.76	0.75
CHEVROLET	AVEO	1.14	1.48	1.51
CHEVROLET	COBALT	1.26	1.31	1.34
CHEVROLET	COLORADO PICKUP	1.06	0.91	0.90
CHEVROLET	CORVETTE	0.74	0.59	0.58
CHEVROLET	EQUINOX	0.87	0.95	0.94
CHEVROLET	EXPRESS VAN	1.15	0.96	0.95
CHEVROLET	HHR	0.94	1.15	1.13
CHEVROLET	IMPALA	1.12	1.06	1.06
CHEVROLET	MALIBU	1.00	1.16	1.11
CHEVROLET	MALIBU HYBRID	0.96	1.12	1.14
CHEVROLET	SILVERADO 1500 PICKUP	1.11	0.77	0.72
CHEVROLET	SILVERADO 2500/3500 PICKUP	1.13	0.76	0.72
CHEVROLET	SUBURBAN	0.96	0.73	0.77
CHEVROLET	TAHOE	1.00	0.74	0.77
CHEVROLET	TAHOE HYBRID	0.97	0.76	0.82
CHEVROLET	TRAILBLAZER	0.99	1.02	0.99
CHEVROLET	UPLANDER	0.88	0.99	0.99
CHRYSLER	300	0.94	1.10	0.98

**Model Year 2009 EGR Factor Pages
Private Passenger Automobile**



Make	Model	B/PD	MED	PIP
CHRYSLER	ASPEN	0.97	0.76	0.81
CHRYSLER	ASPEN HYBRID	0.97	0.76	0.82
CHRYSLER	PT CRUISER	0.97	1.15	1.12
CHRYSLER	SEBRING	0.96	1.11	1.15
CHRYSLER	TOWN AND COUNTRY	0.88	0.98	0.98
DODGE	AVENGER	0.96	1.12	1.14
DODGE	CALIBER	0.95	1.14	1.15
DODGE	CHALLENGER	0.93	0.75	0.79
DODGE	CHARGER	1.04	1.02	0.93
DODGE	DAKOTA PICKUP	1.17	0.92	0.84
DODGE	DURANGO	1.11	0.96	0.97
DODGE	DURANGO HYBRID	0.96	0.93	0.93
DODGE	GRAND CARAVAN	0.92	1.05	1.01
DODGE	JOURNEY	0.96	0.93	0.93
DODGE	NITRO	0.97	0.93	0.92
DODGE	RAM 1500 PICKUP	1.27	0.81	0.75
DODGE	RAM 2500/3500 PICKUP	1.23	0.75	0.71
DODGE	SPRINTER	1.15	0.89	0.95
DODGE	VIPER	0.98	0.67	0.68
FERRARI	ALL MODELS	0.93	0.75	0.79
FORD	CROWN VICTORIA	1.05	1.01	0.94
FORD	ECONOLINE VANS AND WAGONS	1.35	0.80	0.94
FORD	EDGE	0.96	0.91	0.94
FORD	ESCAPE	0.88	0.90	0.89
FORD	ESCAPE HYBRID	0.88	0.94	0.94
FORD	EXPEDITION	0.91	0.78	0.86
FORD	EXPEDITION EL	0.97	0.76	0.81
FORD	EXPLORER	0.94	0.90	0.91
FORD	EXPLORER SPORT TRAC	1.05	0.93	0.86
FORD	F150 PICKUP	1.15	0.73	0.71
FORD	F250 PICKUP	1.26	0.75	0.71
FORD	F350 PICKUP	1.26	0.75	0.71
FORD	FLEX	0.97	0.76	0.82
FORD	FOCUS	1.21	1.25	1.19
FORD	FUSION	0.97	1.13	1.14
FORD	MUSTANG	1.14	1.28	1.22
FORD	MUSTANG GT	1.10	1.28	1.20
FORD	MUSTANG SHELBY GT500	0.90	0.70	0.72
FORD	RANGER PICKUP	1.18	0.93	0.84
FORD	TAURUS	0.98	1.02	0.95
FORD	TAURUS X	0.98	1.02	0.95
GMC	ACADIA	0.97	0.76	0.80
GMC	CANYON PICKUP	1.07	0.91	0.86
GMC	ENVOY	0.99	0.94	0.95
GMC	SAVANA VAN	1.15	0.96	0.95
GMC	SIERRA DENALI PICKUP	1.13	0.75	0.72
GMC	SIERRA 1500 PICKUP	1.12	0.77	0.72
GMC	SIERRA 2500/3500 PICKUP	1.13	0.76	0.72
GMC	YUKON	1.00	0.74	0.77
GMC	YUKON HYBRID	0.97	0.76	0.82
GMC	YUKON XL	0.96	0.73	0.77
HONDA	ACCORD	0.94	1.13	1.19
HONDA	CIVIC	1.16	1.32	1.30
HONDA	CIVIC HYBRID	1.13	1.23	1.27
HONDA	CR-V	0.82	0.97	0.90
HONDA	ELEMENT	0.84	0.92	0.94
HONDA	FIT	1.12	1.26	1.27
HONDA	ODYSSEY	0.91	0.92	0.97
HONDA	PILOT	0.89	0.90	0.97
HONDA	RIDGELINE PICKUP	0.99	0.94	0.87
HONDA	S2000	1.11	1.31	1.21
HUMMER	H2	1.17	0.75	0.78
HUMMER	H3	1.07	0.89	0.91
HYUNDAI	ACCENT	1.32	1.48	1.54
HYUNDAI	AZERA	0.96	1.01	0.96
HYUNDAI	ELANTRA	1.18	1.40	1.30
HYUNDAI	ENTOURAGE	0.89	1.00	1.00
HYUNDAI	SANTA FE	0.94	0.95	0.92

**Model Year 2009 EGR Factor Pages
Private Passenger Automobile**



Make	Model	B/IPD	MED	PIP
HYUNDAI	SONATA	0.95	1.09	1.13
HYUNDAI	TIBURON	1.32	1.38	1.25
HYUNDAI	TUCSON	0.90	0.99	0.97
HYUNDAI	VERACRUZ	0.96	0.93	0.93
INFINITI	EX35	0.96	0.93	0.93
INFINITI	FX35, FX50	0.97	0.94	0.91
INFINITI	G35	0.96	1.01	0.90
INFINITI	G37	0.93	0.75	0.79
INFINITI	M SERIES	0.83	0.85	0.73
INFINITI	QX56	0.99	0.76	0.80
ISUZU	ASCENDER	0.98	0.77	0.84
ISUZU	I290, I370 PICKUP	1.00	0.93	0.90
JAGUAR	S-TYPE	0.90	0.81	0.73
JAGUAR	XF	0.93	0.75	0.79
JAGUAR	XJ SERIES, SUPER V8, VANDEN PLAS	0.83	0.81	0.73
JAGUAR	XK	0.86	0.82	0.74
JAGUAR	XKR	0.84	0.82	0.73
JAGUAR	X-TYPE	0.86	0.82	0.77
JEEP	COMMANDER	0.96	0.74	0.80
JEEP	COMPASS	0.88	0.96	0.94
JEEP	GRAND CHEROKEE	1.04	0.85	0.88
JEEP	LIBERTY	1.05	1.03	0.92
JEEP	PATRIOT	0.88	0.95	0.94
JEEP	WRANGLER	0.90	0.95	0.90
KIA	AMANTI	0.95	1.05	0.97
KIA	OPTIMA	1.05	1.21	1.20
KIA	RIO	1.25	1.59	1.56
KIA	RONDO	0.97	1.13	1.14
KIA	SEDONA	0.92	1.17	1.06
KIA	SORENTO	0.90	0.95	0.95
KIA	SPECTRA	1.15	1.29	1.32
KIA	SPORTAGE	0.87	0.95	0.93
LAMBORGHINI	ALL MODELS	0.93	0.75	0.79
LAND ROVER	LR2	0.96	0.93	0.93
LAND ROVER	LR3	0.96	0.74	0.78
LAND ROVER	RANGE ROVER	0.98	0.72	0.80
LEXUS	ES350	0.93	1.00	0.93
LEXUS	GS350	0.86	0.83	0.74
LEXUS	GS450H	0.86	0.82	0.74
LEXUS	GS460	0.79	0.79	0.71
LEXUS	GX470	0.87	0.89	0.90
LEXUS	IS F	0.93	0.75	0.79
LEXUS	IS250, IS350	0.86	0.86	0.74
LEXUS	LS460	0.86	0.82	0.74
LEXUS	LS600H	0.88	0.83	0.76
LEXUS	LX570	0.97	0.76	0.82
LEXUS	RX350	0.93	0.93	0.93
LEXUS	RX400H	0.99	0.93	0.93
LEXUS	SC430	0.79	0.82	0.72
LINCOLN	MARK LT PICKUP	1.15	0.75	0.72
LINCOLN	MKS	0.98	1.02	0.95
LINCOLN	MKX	0.96	0.93	0.93
LINCOLN	MKZ	0.95	1.12	1.14
LINCOLN	NAVIGATOR	0.99	0.81	0.78
LINCOLN	NAVIGATOR L	0.97	0.76	0.81
LINCOLN	TOWN CAR	0.91	0.87	0.76
LOTUS	ALL MODELS	0.93	0.75	0.79
MASERATI	ALL MODELS	0.87	0.68	0.66
MAYBACH	ALL MODELS	0.93	0.75	0.79
MAZDA	3	1.12	1.15	1.26
MAZDA	3 SPEED	1.13	1.32	1.24
MAZDA	5	0.89	1.03	1.00
MAZDA	6	0.98	1.16	1.11
MAZDA	CX-7	0.95	0.93	0.94
MAZDA	CX-9	0.96	0.92	0.93
MAZDA	MX5	1.11	1.31	1.23
MAZDA	PICKUP	1.03	0.93	0.88
MAZDA	RX-8	1.15	1.30	1.23

**Model Year 2009 EGR Factor Pages
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MAZDA	TRIBUTE	0.89	0.92	0.94
MAZDA	TRIBUTE HYBRID	0.89	0.95	0.94
MERCEDES-BENZ	C SERIES EXCL. C63 AMG	0.94	1.10	1.10
MERCEDES-BENZ	C63 AMG	0.93	0.75	0.79
MERCEDES-BENZ	CL SERIES EXCL. CL550	0.89	0.68	0.67
MERCEDES-BENZ	CL550	0.85	0.83	0.73
MERCEDES-BENZ	CLK SERIES EXCL. CLK350	0.87	0.68	0.65
MERCEDES-BENZ	CLK350	0.84	0.83	0.75
MERCEDES-BENZ	CLS SERIES	0.91	0.69	0.70
MERCEDES-BENZ	E320, E350	0.87	0.85	0.74
MERCEDES-BENZ	E550, E63 AMG	0.85	0.67	0.66
MERCEDES-BENZ	G55 AMG	0.97	0.76	0.81
MERCEDES-BENZ	G550	0.97	0.76	0.81
MERCEDES-BENZ	GL SERIES	0.96	0.75	0.80
MERCEDES-BENZ	ML SERIES EXCL. ML63 AMG	0.90	0.83	0.83
MERCEDES-BENZ	ML63 AMG	0.90	0.70	0.72
MERCEDES-BENZ	R SERIES	0.91	0.81	0.76
MERCEDES-BENZ	S SERIES EXCL. S550	0.87	0.68	0.67
MERCEDES-BENZ	S550	0.81	0.85	0.71
MERCEDES-BENZ	SL SERIES	0.88	0.67	0.65
MERCEDES-BENZ	SLK300	1.10	1.32	1.31
MERCEDES-BENZ	SLK350	0.90	0.71	0.71
MERCEDES-BENZ	SLK55 AMG	0.87	0.68	0.66
MERCEDES-BENZ	SLR	0.93	0.75	0.79
MERCURY	GRAND MARQUIS	0.97	1.00	0.95
MERCURY	MARINER	0.90	0.92	0.92
MERCURY	MARINER HYBRID	0.89	0.95	0.94
MERCURY	MILAN	0.99	1.10	1.16
MERCURY	MOUNTAINEER	1.00	0.90	0.90
MERCURY	SABLE	0.98	1.02	0.95
MINI	COOPER	0.97	1.16	1.21
MINI	ECLIPSE	1.28	1.42	1.27
MINI	ENDEAVOR	0.98	0.96	0.96
MINI	GALANT	1.04	1.21	1.22
MINI	LANCER	0.96	1.12	1.14
MINI	OUTLANDER	0.90	1.00	0.99
MINI	RAIDER PICKUP	1.14	0.77	0.72
NISSAN	350Z	0.91	0.72	0.71
NISSAN	ALTIMA	1.01	1.22	1.22
NISSAN	ALTIMA HYBRID	0.96	1.12	1.14
NISSAN	ARMADA	0.96	0.77	0.88
NISSAN	FRONTIER PICKUP	1.03	0.92	0.92
NISSAN	GT-R	0.93	0.75	0.79
NISSAN	MAXIMA	0.93	1.24	1.25
NISSAN	MURANO	0.93	0.92	1.00
NISSAN	PATHFINDER	0.96	0.90	0.96
NISSAN	QUEST	0.89	1.06	1.05
NISSAN	ROGUE	0.89	0.95	0.94
NISSAN	SENTRA	1.28	1.44	1.39
NISSAN	TITAN PICKUP	1.23	0.80	0.75
NISSAN	VERSA	1.13	1.29	1.27
NISSAN	XTERRA	0.94	0.91	0.94
PONTIAC	G5	0.95	1.12	1.15
PONTIAC	G6	1.00	1.15	1.08
PONTIAC	G8	0.98	1.02	0.95
PONTIAC	SOLSTICE	1.11	1.33	1.23
PONTIAC	TORRENT	0.98	0.93	0.93
PONTIAC	VIBE	0.95	1.24	1.22
PORSCHE	BOXSTER	0.78	0.65	0.62
PORSCHE	CARRERA	0.75	0.61	0.63
PORSCHE	CAYENNE EXCL. TURBO	0.95	0.89	0.92
PORSCHE	CAYENNE TURBO	0.85	0.65	0.65
PORSCHE	CAYMAN	0.89	0.69	0.70
PORSCHE	GT2	0.93	0.75	0.79
PORSCHE	GT3	0.90	0.70	0.72
PORSCHE	TURBO	0.90	0.70	0.72
ROLLS-ROYCE	ALL MODELS	0.88	0.83	0.76
SAAB	9-3	0.73	0.81	0.73

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Make	Model	B/PD	MED	PIP
SAAB	9-5	0.80	0.82	0.74
SAAB	9-7X	0.96	0.92	0.92
SALEEN	ALL MODELS	0.93	0.75	0.79
SATURN	ASTRA	1.13	1.27	1.28
SATURN	AURA	0.97	1.01	0.94
SATURN	AURA HYBRID	0.97	1.02	0.94
SATURN	OUTLOOK	0.96	0.93	0.93
SATURN	SKY	1.12	1.33	1.24
SATURN	VUE	0.87	0.97	0.91
SATURN	VUE HYBRID	0.96	0.93	0.93
SCION	TC	1.37	1.48	1.37
SCION	XB	1.06	1.25	1.26
SCION	XD	1.13	1.27	1.28
SUBARU	FORESTER	0.92	0.90	0.80
SUBARU	IMPREZA	1.23	1.26	1.24
SUBARU	IMPREZA WRX	1.33	1.35	1.28
SUBARU	LEGACY	0.95	1.01	1.06
SUBARU	OUTBACK	0.87	1.02	1.01
SUBARU	TRIBECA	0.99	0.92	0.94
SUZUKI	FORENZA	1.17	1.30	1.30
SUZUKI	GRAND VITARA	0.92	0.98	1.00
SUZUKI	RENO	1.16	1.27	1.29
SUZUKI	SX4	1.14	1.28	1.29
SUZUKI	XL-7	0.96	0.93	0.93
TOYOTA	4 RUNNER	0.91	0.89	0.91
TOYOTA	AVALON	0.88	1.10	1.09
TOYOTA	CAMRY	0.97	1.17	1.19
TOYOTA	CAMRY HYBRID	0.96	1.11	1.13
TOYOTA	COROLLA	1.06	1.28	1.34
TOYOTA	FJ CRUISER	0.95	0.93	0.92
TOYOTA	HIGHLANDER	0.90	0.94	0.97
TOYOTA	HIGHLANDER HYBRID	0.98	0.92	0.93
TOYOTA	LANDCRUISER	0.94	0.77	0.80
TOYOTA	MATRIX	1.01	1.32	1.32
TOYOTA	PRIUS	1.01	1.10	1.28
TOYOTA	RAV4	0.83	1.00	1.05
TOYOTA	SEQUOIA	0.91	0.76	0.82
TOYOTA	SIENNA	0.89	0.98	0.97
TOYOTA	SOLARA	0.94	1.07	1.08
TOYOTA	TACOMA PICKUP	0.98	0.92	0.88
TOYOTA	TUNDRA PICKUP	1.13	0.76	0.72
TOYOTA	YARIS	1.14	1.29	1.29
VOLKSWAGEN	BEETLE	1.02	1.22	1.26
VOLKSWAGEN	EOS	1.12	1.32	1.24
VOLKSWAGEN	GLI	1.11	1.31	1.23
VOLKSWAGEN	GTI	1.16	1.30	1.25
VOLKSWAGEN	JETTA	1.06	1.17	1.24
VOLKSWAGEN	PASSAT	0.86	1.04	1.05
VOLKSWAGEN	R32	1.11	1.31	1.23
VOLKSWAGEN	RABBIT	1.15	1.27	1.29
VOLKSWAGEN	TIGUAN	0.89	0.95	0.94
VOLKSWAGEN	TOUAREG	0.91	0.73	0.79
VOLVO	C30	1.11	1.31	1.23
VOLVO	C70	0.95	1.11	1.14
VOLVO	S40	1.13	1.21	1.22
VOLVO	S60	0.92	1.07	1.08
VOLVO	S80	0.82	0.83	0.73
VOLVO	V50	0.95	1.11	1.13
VOLVO	V70/XC70	0.78	0.80	0.68
VOLVO	XC90	0.96	0.86	0.89

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Make	Model	BI/PD	MED	PIP
ACURA	MDX	0.93	0.91	0.91
ACURA	RDX	0.97	0.94	0.95
ACURA	RL SERIES	0.84	0.79	0.72
ACURA	TL SERIES	0.86	0.99	1.04
ACURA	TSX	0.94	1.03	1.09
ASTON MARTIN	ALL MODELS EXCL. DB9	0.89	0.72	0.74
ASTON MARTIN	DB9	0.89	0.72	0.74
AUDI	A3	1.14	1.34	1.22
AUDI	A4	0.96	0.98	0.99
AUDI	A5	0.87	0.80	0.74
AUDI	A6	0.75	0.77	0.70
AUDI	A8	0.82	0.79	0.72
AUDI	Q7	0.96	0.75	0.81
AUDI	R8	0.89	0.72	0.74
AUDI	RS4	0.89	0.72	0.74
AUDI	S4	0.82	0.79	0.72
AUDI	S5	0.89	0.72	0.74
AUDI	S6 QUATTRO	0.89	0.72	0.74
AUDI	S8 QUATTRO	0.89	0.72	0.74
AUDI	TT	1.10	1.34	1.17
BENTLEY	ALL MODELS	0.87	0.80	0.74
BMW	128i	0.96	1.09	1.11
BMW	135i	0.96	1.09	1.11
BMW	3 SERIES	0.78	0.79	0.72
BMW	5 SERIES EXCL. 550	0.75	0.76	0.71
BMW	550 SERIES	0.88	0.69	1.21
BMW	650 SERIES	0.88	0.69	0.71
BMW	750 SERIES	0.85	0.80	0.73
BMW	760 SERIES	0.84	0.79	0.73
BMW	ALPINA B7	0.89	0.72	0.74
BMW	M SERIES	0.88	0.69	0.70
BMW	M3	0.78	0.65	0.64
BMW	M5	0.89	0.69	0.70
BMW	M6	0.89	0.72	0.74
BMW	X3	0.97	0.91	0.93
BMW	X5	0.99	0.91	0.91
BMW	X6 35i	0.97	0.94	0.95
BMW	X6 50i	0.89	0.72	0.74
BMW	Z4	1.07	1.34	1.18
BUICK	ENCLAVE	0.96	0.75	0.81
BUICK	LACROSSE	0.98	0.93	0.91
BUICK	LUCERNE	0.94	0.97	0.88
CADILLAC	CTS	0.93	1.00	0.89
CADILLAC	DTS	0.84	0.79	0.73
CADILLAC	ESCALADE	1.05	0.83	0.82
CADILLAC	SRX	0.97	0.95	0.93
CADILLAC	STS	0.85	0.80	0.73
CADILLAC	XLR	0.83	0.78	0.72
CHEVROLET	AVALANCHE	1.15	0.82	0.76
CHEVROLET	AVEO	1.14	1.39	1.44
CHEVROLET	COBALT	1.20	1.34	1.31
CHEVROLET	COLORADO PICKUP	1.04	0.99	0.91
CHEVROLET	CORVETTE	0.64	0.59	0.56
CHEVROLET	EQUINOX	0.91	0.96	0.95
CHEVROLET	EXPRESS VAN	1.15	0.88	1.00
CHEVROLET	HHR	0.96	1.09	1.12
CHEVROLET	IMPALA	1.09	1.02	0.90
CHEVROLET	MALIBU	0.98	1.10	1.10
CHEVROLET	MALIBU HYBRID	0.96	1.09	1.11
CHEVROLET	SILVERADO 1500 PICKUP	1.12	0.78	0.74
CHEVROLET	SILVERADO 2500/3500 PICKUP	1.12	0.78	0.74
CHEVROLET	SUBURBAN	0.95	0.71	0.74
CHEVROLET	TAHOE	0.90	0.72	0.79
CHEVROLET	TAHOE HYBRID	0.96	0.75	0.81
CHEVROLET	TRAILBLAZER	1.01	0.99	1.02
CHEVROLET	UPLANDER	0.85	1.00	0.98

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Make	Model	BI/PD	MED	PIP
CHRYSLER	300	0.90	1.04	0.88
CHRYSLER	ASPEN	0.96	0.75	0.81
CHRYSLER	CROSSFIRE	1.13	1.33	1.20
CHRYSLER	PACIFICA	1.03	0.92	0.93
CHRYSLER	PT CRUISER	0.94	1.16	1.09
CHRYSLER	PT CRUISER CONVERTIBLE	0.94	1.08	1.11
CHRYSLER	SEBRING	0.96	1.09	1.11
CHRYSLER	TOWN AND COUNTRY	0.83	1.08	0.92
DODGE	AVENGER	0.96	1.09	1.11
DODGE	CALIBER	0.96	1.09	1.11
DODGE	CHALLENGER	0.89	0.72	0.74
DODGE	CHARGER	0.98	0.97	0.87
DODGE	DAKOTA PICKUP	1.15	0.92	0.79
DODGE	DURANGO	1.14	1.07	1.00
DODGE	GRAND CARAVAN	0.96	1.00	1.03
DODGE	MAGNUM	0.94	0.96	0.89
DODGE	NITRO	0.97	0.94	0.95
DODGE	RAM 1500 PICKUP	1.24	0.80	0.76
DODGE	RAM 2500/3500 PICKUP	1.18	0.74	0.68
DODGE	SPRINTER	1.15	0.88	0.97
DODGE	VIPER	0.91	0.67	0.68
FERRARI	ALL MODELS	0.89	0.72	0.74
FORD	CROWN VICTORIA	1.08	0.96	0.86
FORD	ECONOLINE VANS AND WAGONS	1.36	0.78	0.99
FORD	EDGE	0.97	0.94	0.95
FORD	ESCAPE	0.87	0.90	0.92
FORD	ESCAPE HYBRID	0.89	0.96	0.97
FORD	EXPEDITION	0.91	0.77	0.84
FORD	EXPEDITION EL	0.96	0.75	0.81
FORD	EXPLORER	0.93	0.88	0.87
FORD	EXPLORER SPORT TRAC	1.05	0.96	0.89
FORD	F150 PICKUP	1.14	0.77	0.72
FORD	F250 PICKUP	1.18	0.75	0.74
FORD	F350 PICKUP	1.18	0.75	0.74
FORD	FOCUS	1.21	1.29	1.24
FORD	FUSION	0.96	1.12	1.12
FORD	MUSTANG	1.13	1.29	1.22
FORD	MUSTANG GT	1.16	1.33	1.20
FORD	MUSTANG SHELBY GT500	0.89	0.72	0.74
FORD	RANGER PICKUP	1.15	0.94	0.89
FORD	TAURUS	0.96	0.97	0.88
FORD	TAURUS X	0.96	0.97	0.88
GMC	ACADIA	0.96	0.75	0.81
GMC	CANYON PICKUP	1.08	0.93	0.89
GMC	ENVOY	0.96	1.07	1.01
GMC	SAVANA VAN	1.15	0.88	1.00
GMC	SIERRA DENALI PICKUP	1.13	0.77	0.74
GMC	SIERRA 1500 PICKUP	1.12	0.78	0.74
GMC	SIERRA 2500/3500 PICKUP	1.12	0.78	0.74
GMC	YUKON	0.90	0.72	0.79
GMC	YUKON HYBRID	0.96	0.75	0.81
GMC	YUKON XL	0.95	0.71	0.74
HONDA	ACCORD	0.94	1.07	1.16
HONDA	CIVIC	1.18	1.30	1.30
HONDA	CIVIC HYBRID	1.16	1.30	1.30
HONDA	CR-V	0.85	0.97	0.95
HONDA	ELEMENT	0.81	0.89	0.94
HONDA	FIT	1.14	1.30	1.30
HONDA	ODYSSEY	0.84	0.97	0.93
HONDA	PILOT	0.90	0.93	0.94
HONDA	RIDGELINE PICKUP	1.05	0.96	0.87
HONDA	S2000	1.14	1.35	1.18
HUMMER	H2	1.15	0.70	0.77
HUMMER	H3	0.98	0.92	0.94
HYUNDAI	ACCENT	1.35	1.44	1.46
HYUNDAI	AZERA	0.95	0.97	0.89

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Make	Model	BI/PD	MED	PIP
HYUNDAI	ELANTRA	1.20	1.34	1.29
HYUNDAI	ENTOURAGE	0.87	1.01	0.98
HYUNDAI	SANTA FE	0.89	0.97	0.89
HYUNDAI	SONATA	0.94	1.07	1.11
HYUNDAI	TIBURON	1.37	1.36	1.22
HYUNDAI	TUCSON	0.89	1.00	0.97
HYUNDAI	VERACRUZ	0.97	0.94	0.95
INFINITI	EX35	0.97	0.94	0.95
INFINITI	FX35, FX45	0.95	0.95	0.95
INFINITI	G35	0.92	0.93	0.84
INFINITI	G37	0.89	0.72	0.74
INFINITI	M SERIES	0.84	0.78	0.73
INFINITI	QX56	1.00	0.75	0.80
ISUZU	ASCENDER	0.98	0.75	0.82
ISUZU	I290, I370 PICKUP	0.97	0.96	0.95
JAGUAR	S-TYPE	0.87	0.79	0.73
JAGUAR	XJ SERIES, VANDEN PLAS, SUPER V8	0.84	0.79	0.73
JAGUAR	XK	0.87	0.80	0.74
JAGUAR	XKR	0.85	0.79	0.73
JAGUAR	X-TYPE	0.86	0.79	0.75
JEEP	COMMANDER	0.98	0.74	0.80
JEEP	COMPASS	0.89	0.96	0.96
JEEP	GRAND CHEROKEE	1.03	0.91	0.92
JEEP	LIBERTY	1.05	1.00	0.93
JEEP	PATRIOT	0.89	0.96	0.96
JEEP	WRANGLER	0.91	0.94	0.93
KIA	AMANTI	0.94	1.00	0.88
KIA	OPTIMA	1.02	1.20	1.16
KIA	RIO	1.25	1.55	1.50
KIA	RONDO	0.96	1.09	1.11
KIA	SEDONA	0.91	1.07	1.02
KIA	SORENTO	0.94	0.95	0.95
KIA	SPECTRA	1.18	1.38	1.39
KIA	SPORTAGE	0.89	0.98	0.98
LAMBORGHINI	ALL MODELS	0.89	0.72	0.74
LAND ROVER	LR2	0.97	0.94	0.95
LAND ROVER	LR3	0.96	0.74	0.80
LAND ROVER	RANGE ROVER	0.96	0.71	0.78
LEXUS	ES350	0.96	0.97	0.88
LEXUS	GS350	0.87	0.80	0.74
LEXUS	GS450H	0.87	0.80	0.74
LEXUS	GS460	0.78	0.76	0.70
LEXUS	GX470	0.92	0.93	0.92
LEXUS	IS F	0.89	0.72	0.74
LEXUS	IS250, IS350	0.86	0.80	0.73
LEXUS	LS460	0.87	0.80	0.74
LEXUS	LS600H	0.87	0.80	0.74
LEXUS	LX570	0.96	0.75	0.81
LEXUS	RX350	0.97	0.94	0.95
LEXUS	RX400H	0.99	0.93	0.94
LEXUS	SC430	0.80	0.82	0.70
LINCOLN	MARK LT PICKUP	1.13	0.78	0.74
LINCOLN	MKX	0.97	0.94	0.95
LINCOLN	MKZ	0.96	1.09	1.11
LINCOLN	NAVIGATOR	0.97	0.80	0.78
LINCOLN	NAVIGATOR L	0.96	0.75	0.81
LINCOLN	TOWN CAR	0.92	0.84	0.74
LOTUS	ALL MODELS	0.89	0.72	0.74
MASERATI	ALL MODELS	0.87	0.68	0.66
MAYBACH	ALL MODELS	0.89	0.72	0.74
MAZDA	3	1.17	1.24	1.29
MAZDA	3 SPEED	1.13	1.33	1.21
MAZDA	5	0.86	1.02	0.98
MAZDA	6	0.98	1.10	1.14
MAZDA	CX-7	0.97	0.94	0.95
MAZDA	CX-9	0.97	0.94	0.95

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Make	Model	BI/PD	MED	PIP
MAZDA	MX-5	1.14	1.34	1.21
MAZDA	PICKUP	1.03	0.98	0.88
MAZDA	RX-8	1.15	1.33	1.20
MAZDA	TRIBUTE	0.89	0.92	0.98
MAZDA	TRIBUTE HYBRID	0.89	0.96	0.96
MERCEDES-BENZ	C SERIES EXCL. C63 AMG	0.90	1.05	1.08
MERCEDES-BENZ	C63 AMG	0.89	0.72	0.74
MERCEDES-BENZ	CL550	0.85	0.81	0.72
MERCEDES-BENZ	CL SERIES EXCL. CL550	0.88	0.68	0.65
MERCEDES-BENZ	CLK SERIES EXCL. CLK350	0.85	0.67	0.64
MERCEDES-BENZ	CLK350	0.85	0.79	0.74
MERCEDES-BENZ	CLS SERIES	0.88	0.69	0.70
MERCEDES-BENZ	E320, E350	0.85	0.80	0.74
MERCEDES-BENZ	E550, E63 AMG	0.85	0.68	0.65
MERCEDES-BENZ	G500	0.97	0.76	0.81
MERCEDES-BENZ	G55 AMG	0.96	0.75	0.81
MERCEDES-BENZ	GL SERIES	0.96	0.75	0.81
MERCEDES-BENZ	ML SERIES EXCL. ML63 AMG	0.94	0.81	0.82
MERCEDES-BENZ	ML63 AMG	0.89	0.72	0.74
MERCEDES-BENZ	R SERIES	0.87	0.79	0.73
MERCEDES-BENZ	S550	0.83	0.82	0.71
MERCEDES-BENZ	S SERIES EXCL. S550	0.86	0.68	0.66
MERCEDES-BENZ	SL SERIES	0.87	0.67	0.65
MERCEDES-BENZ	SLK280	1.11	1.34	1.34
MERCEDES-BENZ	SLK350	0.88	0.71	0.70
MERCEDES-BENZ	SLK55 AMG	0.86	0.68	0.66
MERCEDES-BENZ	SLR	0.87	0.68	0.66
MERCURY	GRAND MARQUIS	0.98	1.06	0.91
MERCURY	MARINER	0.89	0.94	0.97
MERCURY	MARINER HYBRID	0.89	0.96	0.96
MERCURY	MILAN	0.96	1.08	1.13
MERCURY	MOUNTAINEER	0.95	0.94	0.95
MERCURY	SABLE	0.96	0.97	0.88
MINI	COOPER	1.00	1.21	1.24
MITSUBISHI	ECLIPSE	1.33	1.52	1.28
MITSUBISHI	ENDEAVOR	0.98	1.00	0.95
MITSUBISHI	GALANT	1.06	1.15	1.21
MITSUBISHI	LANCER	0.96	1.09	1.11
MITSUBISHI	LANCER EVOLUTION	1.13	1.33	1.21
MITSUBISHI	OUTLANDER	0.92	1.11	1.02
MITSUBISHI	RAIDER PICKUP	1.12	0.78	0.74
NISSAN	350Z	0.85	0.69	0.69
NISSAN	ALTIMA	1.00	1.18	1.20
NISSAN	ALTIMA HYBRID	0.96	1.09	1.11
NISSAN	ARMADA	0.96	0.74	0.85
NISSAN	FRONTIER PICKUP	1.03	0.97	0.94
NISSAN	MAXIMA	0.92	1.19	1.18
NISSAN	PATHFINDER	0.99	1.00	1.01
NISSAN	QUEST	0.84	1.01	0.99
NISSAN	ROGUE	0.89	0.96	0.96
NISSAN	SENTRA	1.26	1.45	1.44
NISSAN	TITAN PICKUP	1.13	0.78	0.73
NISSAN	VERSA	1.14	1.30	1.30
NISSAN	XTERRA	1.01	0.94	0.93
PONTIAC	G5	0.96	1.09	1.11
PONTIAC	G6	0.95	1.12	1.10
PONTIAC	G8	0.96	0.97	0.88
PONTIAC	GRAND PRIX	0.92	0.90	0.87
PONTIAC	SOLSTICE	1.14	1.34	1.21
PONTIAC	TORRENT	0.97	0.94	0.96
PONTIAC	VIBE	0.98	1.28	1.20
PORSCHE	BOXSTER	0.76	0.65	0.61
PORSCHE	CARRERA	0.75	0.61	0.63
PORSCHE	CAYENNE BASE, S	0.97	0.92	0.94
PORSCHE	CAYENNE TURBO	0.84	0.65	0.64
PORSCHE	CAYMAN	0.88	0.69	0.70

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Make	Model	BI/PD	MED	PIP
PORSCHE	GT2	0.89	0.72	0.74
PORSCHE	GT3	0.89	0.72	0.74
PORSCHE	TURBO	0.89	0.72	0.74
ROLLS-ROYCE	ALL MODELS	0.87	0.80	0.74
SAAB	9-3	0.76	0.75	0.72
SAAB	9-5	0.80	0.77	0.73
SAAB	9-7X	0.97	0.94	0.94
SALEEN	ALL MODELS	0.89	0.72	0.74
SATURN	ASTRA	1.14	1.30	1.30
SATURN	AURA	0.96	0.97	0.88
SATURN	AURA HYBRID	0.96	0.97	0.88
SATURN	OUTLOOK	0.97	0.94	0.95
SATURN	SKY	1.13	1.33	1.21
SATURN	VUE	0.92	0.98	0.94
SATURN	VUE HYBRID	0.97	0.94	0.95
SCION	TC	1.28	1.42	1.30
SCION	XB	1.11	1.29	1.28
SCION	XD	1.14	1.30	1.30
SUBARU	FORESTER	0.87	0.86	0.81
SUBARU	IMPREZA	1.14	1.29	1.29
SUBARU	IMPREZA WRX	1.35	1.32	1.25
SUBARU	LEGACY	0.97	0.99	1.03
SUBARU	OUTBACK	0.91	1.05	1.07
SUBARU	TRIBECA	0.97	0.95	0.95
SUZUKI	FORENZA	1.14	1.32	1.31
SUZUKI	GRAND VITARA	0.91	0.97	1.00
SUZUKI	RENO	1.16	1.31	1.31
SUZUKI	SX4	1.14	1.30	1.30
SUZUKI	XL-7	0.97	0.94	0.95
TOYOTA	4 RUNNER	0.86	0.94	0.95
TOYOTA	AVALON	0.87	1.06	1.07
TOYOTA	CAMRY	1.02	1.17	1.17
TOYOTA	CAMRY HYBRID	0.96	1.09	1.11
TOYOTA	COROLLA	1.08	1.28	1.37
TOYOTA	FJ CRUISER	0.97	0.94	0.95
TOYOTA	HIGHLANDER	0.95	0.87	0.97
TOYOTA	HIGHLANDER HYBRID	0.97	0.94	0.94
TOYOTA	LANDCRUISER	0.94	0.75	0.80
TOYOTA	MATRIX	1.04	1.28	1.26
TOYOTA	PRIUS	1.06	1.20	1.29
TOYOTA	RAV4	0.84	1.07	1.08
TOYOTA	SEQUOIA	0.89	0.73	0.87
TOYOTA	SIENNA	0.81	0.95	0.98
TOYOTA	SOLARA	0.95	1.04	1.07
TOYOTA	TACOMA PICKUP	1.00	0.95	0.87
TOYOTA	TUNDRA PICKUP	1.12	0.78	0.74
TOYOTA	YARIS	1.14	1.30	1.30
VOLKSWAGEN	BEETLE NON TURBO	1.03	1.20	1.26
VOLKSWAGEN	EOS	1.13	1.33	1.21
VOLKSWAGEN	GLI	1.13	1.33	1.21
VOLKSWAGEN	GTI	1.19	1.32	1.22
VOLKSWAGEN	JETTA	1.13	1.26	1.27
VOLKSWAGEN	PASSAT	0.83	0.96	1.02
VOLKSWAGEN	R32	1.13	1.33	1.21
VOLKSWAGEN	RABBIT	1.15	1.30	1.31
VOLKSWAGEN	TOUAREG	0.92	0.72	0.79
VOLVO	C30	1.13	1.33	1.21
VOLVO	C70	0.96	1.09	1.11
VOLVO	S40	1.13	1.25	1.25
VOLVO	S60	0.92	1.06	1.06
VOLVO	S80	0.84	0.76	0.73
VOLVO	V50	0.96	1.08	1.11
VOLVO	V70/XC70	0.78	0.75	0.67
VOLVO	XC90	0.95	0.90	0.88

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Make	Model	B/PD	MED	PIP
ACURA	MDX	0.95	0.90	0.90
ACURA	RDX	0.99	0.94	0.94
ACURA	RL SERIES	0.86	0.78	0.75
ACURA	TL SERIES	0.87	1.02	1.05
ACURA	TSX	0.97	1.05	1.06
ASTON MARTIN	ALL MODELS EXCL. DB9	0.90	0.71	0.75
ASTON MARTIN	DB9	0.90	0.71	0.75
AUDI	A3	1.11	1.27	1.13
AUDI	A4	0.97	1.02	0.97
AUDI	A6	0.77	0.75	0.73
AUDI	A8	0.84	0.77	0.74
AUDI	Q7	0.99	0.77	0.79
AUDI	RS4	0.90	0.71	0.75
AUDI	S4	0.84	0.77	0.74
AUDI	S6 QUATTRO	0.90	0.71	0.75
AUDI	S8 QUATTRO	0.90	0.71	0.75
BENTLEY	ALL MODELS	0.87	0.78	0.76
BMW	3 SERIES	0.77	0.76	0.73
BMW	5 SERIES EXCL. 550	0.74	0.74	0.71
BMW	550 SERIES	0.90	0.71	0.75
BMW	650 SERIES	0.90	0.71	0.75
BMW	750 SERIES	0.87	0.78	0.76
BMW	760 SERIES	0.85	0.77	0.75
BMW	ALPINA B7	0.90	0.71	0.75
BMW	M SERIES	0.90	0.71	0.75
BMW	M5	0.90	0.71	0.75
BMW	M6	0.90	0.71	0.75
BMW	X3	1.00	0.94	0.94
BMW	X5	0.98	0.88	0.89
BMW	Z4	1.10	1.28	1.13
BUICK	LACROSSE	0.90	0.85	0.84
BUICK	LUCERNE	0.92	0.87	0.84
BUICK	RAINIER	0.98	0.93	0.94
BUICK	RENDEZVOUS	0.91	0.86	0.90
BUICK	TERRAZA	0.85	0.98	0.96
CADILLAC	CTS	0.91	0.87	0.84
CADILLAC	DTS	0.87	0.78	0.76
CADILLAC	ESCALADE	1.05	0.84	0.80
CADILLAC	SRX	0.96	0.95	0.93
CADILLAC	STS	0.87	0.77	0.77
CADILLAC	XLR	0.84	0.77	0.75
CHEVROLET	AVALANCHE	1.16	0.78	0.75
CHEVROLET	AVEO	1.14	1.44	1.40
CHEVROLET	COBALT	1.16	1.32	1.31
CHEVROLET	COLORADO PICKUP	1.09	0.97	0.88
CHEVROLET	CORVETTE	0.63	0.58	0.58
CHEVROLET	EQUINOX	0.96	0.99	0.96
CHEVROLET	EXPRESS VAN	1.16	0.92	1.01
CHEVROLET	HHR	0.98	1.08	1.07
CHEVROLET	IMPALA	0.98	0.90	0.82
CHEVROLET	MALIBU	1.03	1.10	1.04
CHEVROLET	MALIBU MAXX	0.90	0.87	0.83
CHEVROLET	MONTE CARLO	0.93	0.91	0.85
CHEVROLET	SILVERADO CLASSIC 1500 PICKUP	1.02	0.74	0.72
CHEVROLET	SILVERADO CLASSIC 1500 HYBRID PICKUP	1.10	0.75	0.75
CHEVROLET	SILVERADO CLASSIC 2500/3500 PICKUP	1.04	0.69	0.77
CHEVROLET	SILVERADO NEW 1500 PICKUP	1.02	0.74	0.72
CHEVROLET	SILVERADO NEW 2500/3500 PICKUP	1.04	0.69	0.77
CHEVROLET	SUBURBAN	0.96	0.74	0.71
CHEVROLET	TAHOE	0.93	0.75	0.74
CHEVROLET	TRAILBLAZER	1.03	0.96	1.02
CHEVROLET	UPLANDER	0.85	0.99	0.97
CHRYSLER	300	0.90	0.86	0.84
CHRYSLER	ASPEN	0.99	0.77	0.79
CHRYSLER	CROSSFIRE	1.13	1.27	1.14

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Make	Model	BI/PD	MED	PIP
CHRYSLER	PACIFICA	0.98	0.94	0.94
CHRYSLER	PT CRUISER	0.88	1.20	1.05
CHRYSLER	PT CRUISER CONVERTIBLE	0.96	1.07	1.07
CHRYSLER	SEBRING	1.00	1.04	1.07
CHRYSLER	TOWN AND COUNTRY	0.85	1.05	0.91
DODGE	CALIBER	0.98	1.08	1.07
DODGE	CARAVAN, GRAND CARAVAN	0.88	1.03	0.95
DODGE	CHARGER	0.92	0.87	0.84
DODGE	DAKOTA PICKUP	1.17	1.01	0.80
DODGE	DURANGO	1.15	1.03	1.02
DODGE	MAGNUM	0.90	0.86	0.84
DODGE	NITRO	0.99	0.94	0.94
DODGE	RAM 1500 PICKUP	1.23	0.75	0.80
DODGE	RAM 2500/3500 PICKUP	1.15	0.73	0.71
DODGE	SPRINTER	1.14	0.94	0.95
FERRARI	ALL MODELS	0.90	0.71	0.75
FORD	CROWN VICTORIA	0.98	0.88	0.82
FORD	ECONOLINE VANS AND WAGONS	1.38	0.83	0.95
FORD	EDGE	0.99	0.94	0.94
FORD	ESCAPE	0.93	0.97	0.97
FORD	ESCAPE HYBRID	0.92	1.00	1.05
FORD	EXPEDITION	0.96	0.77	0.79
FORD	EXPEDITION EL	0.99	0.77	0.79
FORD	EXPLORER	0.96	0.88	0.87
FORD	EXPLORER SPORT TRAC	1.03	1.08	0.87
FORD	F150 PICKUP	1.06	0.75	0.71
FORD	F250 PICKUP	1.17	0.75	0.75
FORD	F350 PICKUP	1.17	0.75	0.75
FORD	FIVE HUNDRED	0.92	0.87	0.84
FORD	FOCUS	1.20	1.24	1.25
FORD	FREESTAR	0.84	0.98	0.98
FORD	FREESTYLE	0.90	0.86	0.84
FORD	FUSION	0.98	1.08	1.07
FORD	MUSTANG	1.14	1.28	1.16
FORD	MUSTANG GT	1.14	1.27	1.14
FORD	MUSTANG SHELBY GT500	0.90	0.71	0.75
FORD	RANGER PICKUP	1.12	0.95	0.88
FORD	TAURUS	1.05	1.06	1.09
GMC	ACADIA	0.99	0.77	0.79
GMC	CANYON PICKUP	1.11	0.97	0.88
GMC	ENVOY	0.96	1.00	1.01
GMC	SAVANA VAN	1.16	0.92	1.01
GMC	SIERRA CLASSIC 1500 PICKUP	1.02	0.74	0.72
GMC	SIERRA CLASSIC 1500 HYBRID PICKUP	1.10	0.75	0.75
GMC	SIERRA CLASSIC 2500/3500 PICKUP	1.04	0.69	0.77
GMC	SIERRA DENALI PICKUP	1.10	0.75	0.77
GMC	SIERRA NEW 1500 PICKUP	1.02	0.74	0.72
GMC	SIERRA NEW 2500/3500 PICKUP	1.04	0.69	0.77
GMC	YUKON	0.93	0.75	0.74
GMC	YUKON XL	0.96	0.74	0.71
HONDA	ACCORD	1.02	1.05	1.11
HONDA	ACCORD HYBRID	0.98	1.07	1.07
HONDA	CIVIC	1.17	1.28	1.29
HONDA	CIVIC HYBRID	1.13	1.31	1.32
HONDA	CR-V	0.86	1.03	1.05
HONDA	ELEMENT	0.86	0.95	1.04
HONDA	FIT	1.13	1.31	1.32
HONDA	ODYSSEY	0.81	0.88	0.89
HONDA	PILOT	0.96	0.93	0.89
HONDA	RIDGELINE PICKUP	1.08	0.98	0.88
HONDA	S2000	1.13	1.29	1.07
HUMMER	H2	1.10	0.73	0.77
HUMMER	H3	0.99	0.94	0.94
HYUNDAI	ACCENT	1.32	1.49	1.40
HYUNDAI	AZERA	0.92	0.87	0.84

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Make	Model	BI/PD	MED	PIP
HYUNDAI	ELANTRA	1.18	1.33	1.33
HYUNDAI	ENTOURAGE	0.87	0.99	0.97
HYUNDAI	SANTA FE	0.96	0.98	0.98
HYUNDAI	SONATA	0.98	1.08	1.07
HYUNDAI	TIBURON	1.29	1.33	1.17
HYUNDAI	TUCSON	0.92	1.00	1.04
HYUNDAI	VERACRUZ	0.99	0.94	0.94
INFINITI	FX35, FX45	0.98	0.93	0.93
INFINITI	G35	0.79	0.83	0.81
INFINITI	M SERIES	0.87	0.78	0.76
INFINITI	QX56	1.01	0.77	0.77
ISUZU	ASCENDER	0.99	0.77	0.78
ISUZU	I290, I370 PICKUP	1.08	0.98	0.88
JAGUAR	S-TYPE	0.86	0.78	0.75
JAGUAR	XJ SERIES, VANDEN PLAS, SUPER V8	0.86	0.78	0.75
JAGUAR	XK	0.87	0.78	0.76
JAGUAR	XKR	0.86	0.78	0.75
JAGUAR	X-TYPE	0.86	0.78	0.76
JEEP	COMMANDER	0.99	0.77	0.79
JEEP	COMPASS	0.92	1.00	1.04
JEEP	GRAND CHEROKEE	1.00	0.94	0.95
JEEP	LIBERTY	1.10	0.97	0.90
JEEP	PATRIOT	0.92	1.00	1.04
JEEP	WRANGLER	0.93	0.93	1.00
KIA	AMANTI	0.90	0.89	0.83
KIA	OPTIMA	1.01	1.16	1.09
KIA	RIO	1.21	1.60	1.45
KIA	RONDO	0.98	1.08	1.07
KIA	SEDONA	0.94	1.01	0.98
KIA	SORENTO	0.99	0.93	0.94
KIA	SPECTRA	1.16	1.37	1.40
KIA	SPORTAGE	0.95	1.05	1.11
LAMBORGHINI	ALL MODELS	0.90	0.71	0.75
LAND ROVER	LR3	0.99	0.77	0.78
LAND ROVER	RANGE ROVER	0.99	0.74	0.76
LEXUS	ES350	0.92	0.87	0.84
LEXUS	GS350	0.87	0.78	0.76
LEXUS	GS430	0.81	0.75	0.73
LEXUS	GS450H	0.87	0.78	0.76
LEXUS	GX470	0.96	0.93	0.93
LEXUS	IS250, IS350	0.87	0.78	0.76
LEXUS	LS460	0.87	0.78	0.76
LEXUS	LX470	1.00	0.76	0.78
LEXUS	RX350	0.99	0.94	0.94
LEXUS	RX400H	0.99	0.94	0.94
LEXUS	SC430	0.81	0.80	0.73
LINCOLN	MARK LT PICKUP	1.10	0.75	0.75
LINCOLN	MKX	0.99	0.94	0.94
LINCOLN	MKZ	0.98	1.08	1.07
LINCOLN	NAVIGATOR	1.01	0.82	0.77
LINCOLN	NAVIGATOR L	0.99	0.77	0.79
LINCOLN	TOWN CAR	0.89	0.81	0.77
LOTUS	ALL MODELS	0.90	0.71	0.75
MASERATI	ALL MODELS	0.88	0.70	0.69
MAYBACH	ALL MODELS	0.90	0.71	0.75
MAZDA	3	1.11	1.29	1.31
MAZDA	3 SPEED	1.11	1.27	1.13
MAZDA	5	0.87	0.99	0.97
MAZDA	6	0.98	1.10	1.11
MAZDA	6 SPEED	0.98	1.08	1.07
MAZDA	CX-7	0.99	0.94	0.94
MAZDA	CX-9	0.99	0.94	0.94
MAZDA	MX-5	1.11	1.27	1.13
MAZDA	PICKUP	1.05	0.99	0.86
MAZDA	RX-8	1.14	1.28	1.14

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Make	Model	BI/PD	MED	PIP
MERCEDES-BENZ	C SERIES	0.91	1.05	1.05
MERCEDES-BENZ	CL550	0.86	0.79	0.75
MERCEDES-BENZ	CL600	0.89	0.70	0.69
MERCEDES-BENZ	CLK SERIES EXCL. CLK350	0.86	0.68	0.67
MERCEDES-BENZ	CLK350	0.87	0.78	0.76
MERCEDES-BENZ	CLS SERIES	0.90	0.71	0.75
MERCEDES-BENZ	E320, E350	0.82	0.78	0.78
MERCEDES-BENZ	E550, E63 AMG	0.87	0.69	0.69
MERCEDES-BENZ	G500	0.99	0.77	0.78
MERCEDES-BENZ	G55 AMG	0.99	0.77	0.78
MERCEDES-BENZ	GL SERIES	0.99	0.77	0.79
MERCEDES-BENZ	ML SERIES EXCL. ML63 AMG	0.98	0.79	0.79
MERCEDES-BENZ	ML63 AMG	0.90	0.71	0.75
MERCEDES-BENZ	R SERIES EXCL. R63 AMG	0.87	0.78	0.76
MERCEDES-BENZ	R63 AMG	0.90	0.71	0.75
MERCEDES-BENZ	S550	0.85	0.79	0.74
MERCEDES-BENZ	S600, S65 AMG	0.88	0.70	0.69
MERCEDES-BENZ	SL SERIES	0.89	0.69	0.69
MERCEDES-BENZ	SLK280	1.11	1.27	1.13
MERCEDES-BENZ	SLK350	0.90	0.71	0.75
MERCEDES-BENZ	SLK55 AMG	0.88	0.70	0.69
MERCEDES-BENZ	SLR	0.88	0.70	0.69
MERCURY	GRAND MARQUIS	0.98	0.92	0.85
MERCURY	MARINER	0.91	0.99	1.04
MERCURY	MARINER HYBRID	0.92	1.00	1.04
MERCURY	MILAN	0.98	1.08	1.07
MERCURY	MONTEGO	0.91	0.86	0.84
MERCURY	MONTEREY	0.84	1.00	0.96
MERCURY	MOUNTAINEER	1.00	0.95	0.95
MINI	COOPER	1.04	1.22	1.28
MINI	ECLIPSE	1.29	1.37	1.21
MITSUBISHI	ENDEAVOR	1.01	0.99	0.93
MITSUBISHI	GALANT	1.08	1.16	1.17
MITSUBISHI	LANCER	1.26	1.35	1.35
MITSUBISHI	OUTLANDER	0.93	1.08	1.05
MITSUBISHI	RAIDER PICKUP	1.10	0.75	0.75
NISSAN	350Z	0.81	0.68	0.72
NISSAN	ALTIMA	0.98	1.11	1.16
NISSAN	ALTIMA HYBRID	0.98	1.08	1.07
NISSAN	ARMADA	0.99	0.77	0.78
NISSAN	FRONTIER PICKUP	1.06	1.04	0.93
NISSAN	MAXIMA	0.95	1.11	1.16
NISSAN	MURANO	1.01	0.94	0.99
NISSAN	PATHFINDER	1.01	1.02	1.01
NISSAN	QUEST	0.85	0.98	0.99
NISSAN	SENTRA	1.21	1.46	1.45
NISSAN	TITAN PICKUP	1.13	0.75	0.75
NISSAN	VERSA	1.13	1.31	1.32
NISSAN	XTERRA	1.02	0.92	0.91
PONTIAC	G5	0.98	1.08	1.07
PONTIAC	G6	0.97	1.08	1.07
PONTIAC	GRAND PRIX	0.86	0.84	0.83
PONTIAC	SOLSTICE	1.11	1.27	1.13
PONTIAC	TORRENT	0.99	0.94	0.94
PONTIAC	VIBE	1.02	1.25	1.13
PORSCHE	BOXSTER	0.75	0.64	0.63
PORSCHE	CARRERA	0.78	0.61	0.67
PORSCHE	CAYMAN	0.90	0.71	0.75
PORSCHE	GT3	0.90	0.71	0.75
PORSCHE	TURBO	0.90	0.71	0.75
ROLLS-ROYCE	ALL MODELS	0.87	0.78	0.76
SAAB	9-3	0.79	0.74	0.74
SAAB	9-5	0.81	0.76	0.77
SAAB	9-7X	0.99	0.94	0.94
SALEEN	ALL MODELS	0.90	0.71	0.75

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Make	Model	BI/PD	MED	PIP
SATURN	AURA	0.92	0.87	0.84
SATURN	AURA HYBRID	0.92	0.87	0.84
SATURN	ION	1.10	1.28	1.26
SATURN	ION RED LINE	1.15	1.29	1.14
SATURN	OUTLOOK	0.99	0.94	0.94
SATURN	RELAY	0.85	0.99	0.97
SATURN	SKY	1.11	1.27	1.13
SATURN	VUE	0.94	0.93	0.91
SATURN	VUE HYBRID	0.99	0.94	0.94
SCION	TC	1.18	1.31	1.16
SUBARU	B9 TRIBECA	0.99	0.94	0.94
SUBARU	FORESTER	0.86	0.94	0.92
SUBARU	IMPREZA	1.11	1.26	1.33
SUBARU	IMPREZA WRX	1.23	1.25	1.19
SUBARU	LEGACY	0.99	1.00	0.99
SUBARU	OUTBACK	0.97	1.07	1.07
SUZUKI	AERIO	1.13	1.35	1.36
SUZUKI	FORENZA	1.13	1.31	1.32
SUZUKI	GRAND VITARA	0.95	1.01	1.12
SUZUKI	RENO	1.13	1.31	1.32
SUZUKI	SX4	1.13	1.31	1.32
SUZUKI	XL-7	1.04	1.01	0.96
TOYOTA	4 RUNNER	0.84	0.94	0.93
TOYOTA	AVALON	0.94	1.07	1.01
TOYOTA	CAMRY	0.97	1.10	1.10
TOYOTA	CAMRY HYBRID	0.98	1.08	1.07
TOYOTA	COROLLA	1.09	1.29	1.40
TOYOTA	FJ CRUISER	0.99	0.94	0.94
TOYOTA	HIGHLANDER	0.89	0.87	0.94
TOYOTA	HIGHLANDER HYBRID	0.99	0.94	0.94
TOYOTA	LANDCRUISER	0.97	0.77	0.77
TOYOTA	MATRIX	1.04	1.24	1.12
TOYOTA	PRIUS	1.04	1.24	1.27
TOYOTA	RAV4	0.90	1.06	1.16
TOYOTA	SEQUOIA	0.93	0.72	0.81
TOYOTA	SIENNA	0.84	0.98	1.02
TOYOTA	SOLARA	0.94	1.01	1.05
TOYOTA	TACOMA PICKUP	1.04	0.95	0.88
TOYOTA	TUNDRA PICKUP	1.08	0.81	0.82
TOYOTA	YARIS	1.13	1.31	1.32
VOLKSWAGEN	BEETLE NON TURBO	1.03	1.21	1.31
VOLKSWAGEN	EOS	1.11	1.27	1.13
VOLKSWAGEN	GTI	1.17	1.28	1.14
VOLKSWAGEN	JETTA	1.14	1.31	1.31
VOLKSWAGEN	PASSAT	0.85	0.96	0.96
VOLKSWAGEN	RABBIT	1.13	1.31	1.32
VOLKSWAGEN	TOUAREG	0.97	0.75	0.77
VOLVO	C70	0.98	1.08	1.07
VOLVO	S40	1.09	1.26	1.28
VOLVO	S60	0.95	1.06	1.01
VOLVO	S80	0.84	0.74	0.75
VOLVO	V50	0.97	1.08	1.07
VOLVO	V70/XC70	0.81	0.73	0.71
VOLVO	XC90	0.97	0.92	0.90

AUTO LIABILITY RATING MODIFIERS

COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	B/PPD	MEDICAL	PIP
ACURA	CL SERIES		0.95	1.10	1.10
ACURA	INTEGRA		1.00	1.00	1.00
ACURA	LEGEND		1.00	0.85	0.85
ACURA	MDX		1.10	0.80	0.80
ACURA	NSX		1.10	1.20	1.20
ACURA	RL SERIES		1.00	0.85	0.85
ACURA	RDX		1.05	1.05	1.05
ACURA	RSX		1.00	1.00	1.00
ACURA	SLX		1.10	0.80	0.80
ACURA	TL SERIES		0.95	1.10	1.10
ACURA	TSX		0.95	1.10	1.10
ACURA	VIGOR		0.95	1.10	1.10
ALFA ROMEO	ALL MODELS		1.10	1.20	1.20
AM GENERAL	HUMMER		1.10	0.80	0.80
AMC	AMBASSADOR		1.00	0.85	0.85
AMC	AMERICAN		0.95	1.30	1.25
AMC	AMX		0.95	1.30	1.25
AMC	CONCORD		0.95	1.10	1.10
AMC	GREMLIN		0.90	1.20	1.15
AMC	HORNET		0.90	1.20	1.15
AMC	JAVELIN		1.10	1.20	1.20
AMC	MATADOR		0.90	1.20	1.15
AMC	PACER		0.95	1.30	1.25
AMC	RENAULT		0.90	1.20	1.15
AMC	SPIRIT		1.00	1.00	1.00
ASTON MARTIN	ALL MODELS		1.10	1.20	1.20
AUDI	100 SERIES		0.95	1.10	1.10
AUDI	200 SERIES		0.95	1.10	1.10
AUDI	4000 SERIES		0.95	1.10	1.10
AUDI	5000 SERIES		0.95	1.10	1.10
AUDI	80 SERIES		0.95	1.10	1.10
AUDI	90 SERIES		0.95	1.10	1.10
AUDI	A3 SERIES		1.00	1.00	1.00
AUDI	A4 SERIES	MY's 2005 and prior	0.90	1.20	1.15
AUDI	A4 SERIES	MY's 2006 and subsequent	0.95	1.10	1.10
AUDI	A5 SERIES		0.95	1.10	1.10
AUDI	A6 SERIES		0.95	1.10	1.10
AUDI	A8 SERIES		1.00	0.85	0.85
AUDI	ALLROAD		0.95	1.10	1.10
AUDI	BASE		0.90	1.20	1.15
AUDI	CABRIOLET		1.00	1.00	1.00
AUDI	FOX		0.95	1.10	1.10
AUDI	GT		0.90	1.20	1.15
AUDI	Q7		1.10	0.80	0.80
AUDI	QUATTRO		1.00	1.00	1.00
AUDI	R8		1.10	1.20	1.20
AUDI	RS4		1.10	1.20	1.20
AUDI	RS6		1.10	1.20	1.20
AUDI	S4 AVANT	QUATTRO - MY's 2005 and prior	1.00	1.00	1.00
AUDI	S4 QUATTRO	MY's 2005 and prior	1.00	1.00	1.00
AUDI	S4 SERIES	MY's 2006 and subsequent	0.90	1.20	1.15
AUDI	S5 SERIES		1.10	1.20	1.20
AUDI	S6 AVANT	QUATTRO - MY's 2005 and prior	0.95	1.10	1.10
AUDI	S6 QUATTRO	MY's 2005 and prior	1.00	1.00	1.00
AUDI	S6 QUATTRO	MY's 2006 and subsequent	1.10	1.20	1.20
AUDI	S6 SERIES	MY's 2006 and subsequent	0.95	1.10	1.10
AUDI	S8 QUATTRO	MY's 2005 and prior	1.00	1.00	1.00
AUDI	S8 QUATTRO	MY's 2006 and subsequent	1.10	1.20	1.20
AUDI	S8 SERIES	MY's 2006 and subsequent	1.00	0.85	0.85
AUDI	SP90 QUATTRO		1.00	1.00	1.00
AUDI	SPORT90		1.00	1.00	1.00
AUDI	TT		1.00	1.00	1.00
AUDI	V8 QUATTRO		1.00	1.00	1.00
AUSTIN	ALL MODELS		1.10	1.20	1.20
AVANTI	II		1.10	1.20	1.20
BERTONE	X 1/9		1.00	1.00	1.00
BMW	128, 135 SERIES		0.95	1.10	1.10
BMW	1600		0.90	1.20	1.15
BMW	2.8 BAVARIA		0.90	1.20	1.15
BMW	2002/2002TI		0.90	1.20	1.15
BMW	2800/C/CS		0.90	1.20	1.15
BMW	3.0 SERIES		0.90	1.20	1.15
BMW	318 SERIES		0.90	1.20	1.15
BMW	320I		0.90	1.20	1.15



AUTO LIABILITY RATING MODIFIERS

COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	B/PD	MEDICAL	PIP
BMW	323 SERIES		0.90	1.20	1.15
BMW	325 SERIES		0.90	1.20	1.15
BMW	328 SERIES		0.90	1.20	1.15
BMW	330 SERIES		0.90	1.20	1.15
BMW	335 SERIES		0.90	1.20	1.15
BMW	524/524TD		0.95	1.10	1.10
BMW	525 SERIES		0.95	1.10	1.10
BMW	528E/528I		0.95	1.10	1.10
BMW	528 SERIES	MY's 2007 and subsequent	0.95	1.10	1.10
BMW	530 SERIES		0.95	1.10	1.10
BMW	533i		0.95	1.10	1.10
BMW	535i/535iS		0.95	1.10	1.10
BMW	535 SERIES		0.95	1.10	1.10
BMW	540i/545i		0.95	1.10	1.10
BMW	550 SERIES		1.10	1.20	1.20
BMW	630CSI		0.95	1.10	1.10
BMW	633CSI		0.95	1.10	1.10
BMW	635CSI/L6		0.95	1.10	1.10
BMW	645CI		0.95	1.10	1.10
BMW	650 SERIES		1.10	1.20	1.20
BMW	733i/733CSI		0.95	1.10	1.10
BMW	735i/735iL		0.95	1.10	1.10
BMW	740i/740iL		1.00	0.85	0.85
BMW	745i		1.00	0.85	0.85
BMW	745Li		1.00	0.85	0.85
BMW	750i/750Li		1.00	0.85	0.85
BMW	760i/760Li		1.00	0.85	0.85
BMW	840CI		0.95	1.10	1.10
BMW	850CI/850CSI		0.95	1.10	1.10
BMW	850i		0.95	1.10	1.10
BMW	ALPINA B7		1.10	1.20	1.20
BMW	BAVARIA		0.95	1.10	1.10
BMW	L7		0.95	1.10	1.10
BMW	M SERIES		1.10	1.20	1.20
BMW	M3	MY's 1999 & Prior	0.90	1.20	1.15
BMW	M3	MY's 2002 & Subsequent	1.10	1.20	1.20
BMW	M3CI		1.10	1.20	1.20
BMW	M5/M6		1.10	1.20	1.20
BMW	X3		1.05	1.05	1.05
BMW	X5		1.10	0.80	0.80
BMW	X6 35i		1.10	0.80	0.80
BMW	X6 50i		1.10	1.20	1.20
BMW	Z3	MY's 2005 and prior	1.10	1.20	1.20
BMW	Z3	MY's 2006 and subsequent	1.00	1.00	1.00
BMW	Z4		1.00	1.00	1.00
BMW	Z8		1.10	1.20	1.20
BUICK	APOLLO		1.00	0.85	0.85
BUICK	CENTURION		1.00	0.85	0.85
BUICK	CENTURY		0.95	1.10	1.10
BUICK	ELECTRA		0.95	1.10	1.10
BUICK	ENCLAVE		1.10	0.80	0.80
BUICK	ESTATE WAGON		1.00	0.85	0.85
BUICK	GS		1.00	1.00	1.00
BUICK	LACROSSE		1.00	0.85	0.85
BUICK	LESABRE		1.00	0.85	0.85
BUICK	LUCERNE		1.00	0.85	0.85
BUICK	PARK AVENUE		1.00	0.85	0.85
BUICK	RAINIER		1.10	0.80	0.80
BUICK	REATTA		0.90	1.20	1.15
BUICK	REGAL		0.95	1.10	1.10
BUICK	RENDEZVOUS		1.05	1.05	1.05
BUICK	RIVIERA		1.00	0.85	0.85
BUICK	ROADMASTER		1.00	0.85	0.85
BUICK	SKYHAWK		0.95	1.10	1.10
BUICK	SKYLARK		0.95	1.10	1.10
BUICK	SOMERSET		0.90	1.20	1.15
BUICK	SPORT		1.00	0.85	0.85
BUICK	SPORTWAGON		1.00	0.85	0.85
BUICK	TERRAZA		0.95	0.90	0.90
CADILLAC	ALLANTE		1.00	1.00	1.00
CADILLAC	BROUGHAM		0.95	1.10	1.10
CADILLAC	CALAIS		1.00	0.85	0.85
CADILLAC	CATERA		0.95	1.10	1.10
CADILLAC	CIMARRON		0.95	1.10	1.10

AUTO LIABILITY RATING MODIFIERS

COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	B/PD	MEDICAL	PIP
CADILLAC	CTS		1.00	0.85	0.85
CADILLAC	DEVILLE		1.00	0.85	0.85
CADILLAC	DTS		1.00	0.85	0.85
CADILLAC	EL DORADO		1.00	0.85	0.85
CADILLAC	ESCALADE		1.10	0.80	0.80
CADILLAC	FLEETWOOD		1.00	0.85	0.85
CADILLAC	SEVILLE		1.00	0.85	0.85
CADILLAC	SRX		1.10	0.80	0.80
CADILLAC	STS		1.00	0.85	0.85
CADILLAC	XLR		0.95	1.10	1.10
CHECKER	MARATHON		0.95	1.10	1.10
CHEVROLET	AVEO		0.95	1.30	1.25
CHEVROLET	BELAIR		1.00	0.85	0.85
CHEVROLET	BERETTA		1.00	1.00	1.00
CHEVROLET	BISCAYNE		1.00	0.85	0.85
CHEVROLET	CAMARO		1.00	1.00	1.00
CHEVROLET	CAMARO	IROC-Z	1.10	1.20	1.20
CHEVROLET	CAMARO	SS	1.10	1.20	1.20
CHEVROLET	CAMARO	Z-28	1.10	1.20	1.20
CHEVROLET	CAPRICE		1.00	0.85	0.85
CHEVROLET	CAVALIER		0.90	1.20	1.15
CHEVROLET	CELEBRITY		0.95	1.10	1.10
CHEVROLET	CHEVELLE		1.00	0.85	0.85
CHEVROLET	CHEVETTE		0.95	1.30	1.25
CHEVROLET	CITATION		0.90	1.20	1.15
CHEVROLET	CLASSIC		0.95	1.10	1.10
CHEVROLET	COBALT		0.90	1.20	1.15
CHEVROLET	CORSICA		0.95	1.10	1.10
CHEVROLET	CORVETTE		1.10	1.20	1.20
CHEVROLET	EL CAMINO		1.05	1.05	1.05
CHEVROLET	EV1		1.00	1.00	1.00
CHEVROLET	IMPALA	MY's 2005 and prior	0.95	1.10	1.10
CHEVROLET	IMPALA	MY's 2006 and subsequent	1.00	0.85	0.85
CHEVROLET	LAGUNA		0.95	1.10	1.10
CHEVROLET	LUMINA		0.95	1.10	1.10
CHEVROLET	MALIBU		0.95	1.10	1.10
CHEVROLET	MALIBU	MAXX	1.00	0.85	0.85
CHEVROLET	METRO		0.95	1.30	1.25
CHEVROLET	MONTE CARLO		1.00	1.00	1.00
CHEVROLET	MONZA		0.95	1.30	1.25
CHEVROLET	NOVA		0.95	1.30	1.25
CHEVROLET	PRIZM		0.90	1.20	1.15
CHEVROLET	SPECTRUM		0.95	1.30	1.25
CHEVROLET	SPRINT		0.95	1.30	1.25
CHEVROLET	VEGA		1.00	1.00	1.00
CHEVY TRUCKS	AVALANCHE	MY's 2005 and prior	1.10	0.80	0.80
CHEVY TRUCKS	AVALANCHE	MY's 2006 and subsequent	1.20	0.70	0.70
CHEVY TRUCKS	BLAZER		1.10	0.80	0.80
CHEVY TRUCKS	C1 SERIES		1.20	0.70	0.70
CHEVY TRUCKS	C2 SERIES		1.20	0.70	0.70
CHEVY TRUCKS	C3 SERIES		1.20	0.70	0.70
CHEVY TRUCKS	COLORADO		1.15	0.85	0.85
CHEVY TRUCKS	EQUINOX		1.05	1.05	1.05
CHEVY TRUCKS	HHR		0.95	1.10	1.10
CHEVY TRUCKS	K1 SERIES		1.20	0.70	0.70
CHEVY TRUCKS	K2 SERIES		1.20	0.70	0.70
CHEVY TRUCKS	K3 SERIES		1.20	0.70	0.70
CHEVY TRUCKS	LUV		1.15	0.85	0.85
CHEVY TRUCKS	R10		1.20	0.70	0.70
CHEVY TRUCKS	R20		1.20	0.70	0.70
CHEVY TRUCKS	R2500		1.20	0.70	0.70
CHEVY TRUCKS	R30		1.20	0.70	0.70
CHEVY TRUCKS	R3500		1.20	0.70	0.70
CHEVY TRUCKS	S10	LRGPKP	1.20	0.70	0.70
CHEVY TRUCKS	S10	SMLPKP	1.15	0.85	0.85
CHEVY TRUCKS	S10-T10	LRGPKP	1.20	0.70	0.70
CHEVY TRUCKS	S10-T10	SMLPKP	1.15	0.85	0.85
CHEVY TRUCKS	SILVERADO		1.20	0.70	0.70
CHEVY TRUCKS	SSR		1.15	0.85	0.85
CHEVY TRUCKS	SUBURBAN		1.10	0.80	0.80
CHEVY TRUCKS	TAHOE		1.10	0.80	0.80
CHEVY TRUCKS	TRACKER		1.05	1.05	1.05
CHEVY TRUCKS	TRAILBLAZER		1.10	0.80	0.80
CHEVY TRUCKS	V SERIES		1.20	0.70	0.70

AUTO LIABILITY RATING MODIFIERS

COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	BI/PD	MEDICAL	PIP
CHEVY VANS	APV CARGO VN		0.95	0.90	0.90
CHEVY VANS	ASTRO		0.95	0.90	0.90
CHEVY VANS	CLASSIC G30		1.15	0.80	0.70
CHEVY VANS	EXPRESS G10/G15		1.15	0.80	0.70
CHEVY VANS	EXPRESS G20/G25		1.15	0.80	0.70
CHEVY VANS	EXPRESS G30/G35		1.15	0.80	0.70
CHEVY VANS	G SERIES		1.15	0.80	0.70
CHEVY VANS	LUMINA APV		0.95	0.90	0.90
CHEVY VANS	LUMINA CARGO		0.95	0.90	0.90
CHEVY VANS	LUMINA MINI		0.95	0.90	0.90
CHEVY VANS	SPORTVAN		1.15	0.80	0.70
CHEVY VANS	UPLANDER		0.95	0.90	0.90
CHEVY VANS	VENTURE		0.95	0.90	0.90
CHRYSLER	300/300M		1.00	0.85	0.85
CHRYSLER	5TH AVENUE		0.95	1.10	1.10
CHRYSLER	ASPEN		1.10	0.80	0.80
CHRYSLER	CARAVAN		0.95	0.90	0.90
CHRYSLER	CIRRUS		0.95	1.10	1.10
CHRYSLER	CONCORDE		1.00	0.85	0.85
CHRYSLER	CONQUEST		0.95	1.30	1.25
CHRYSLER	CORDOBA		0.90	1.20	1.15
CHRYSLER	CROSSFIRE		1.00	1.00	1.00
CHRYSLER	E CLASS		0.95	1.10	1.10
CHRYSLER	EXECUTIVE		0.95	1.10	1.10
CHRYSLER	GRAND CARAVAN		1.15	0.80	0.70
CHRYSLER	GRND VOYAGER	MY 2000	0.95	0.90	0.90
CHRYSLER	GRND VOYAGER	MY's 2001,2002	1.15	0.80	0.70
CHRYSLER	IMPERIAL		0.95	1.10	1.10
CHRYSLER	INTREPID		1.00	0.85	0.85
CHRYSLER	LASER		0.95	1.30	1.25
CHRYSLER	LE BARON		0.95	1.10	1.10
CHRYSLER	LHS		1.00	0.85	0.85
CHRYSLER	LIMOUSINE		1.00	0.85	0.85
CHRYSLER	NEON		0.90	1.20	1.15
CHRYSLER	NEW YORKER		0.95	1.10	1.10
CHRYSLER	NEWPORT		0.95	1.10	1.10
CHRYSLER	PACIFICA		1.10	0.80	0.80
CHRYSLER	PROWLER		1.10	1.20	1.20
CHRYSLER	PT CRUISER	MY's 2004 and prior	1.05	1.05	1.05
CHRYSLER	PT CRUISER	MY's 2005 and subsequent	0.95	1.10	1.10
CHRYSLER	PT CRUISER CONVERTIBLE		0.95	1.10	1.10
CHRYSLER	SEBRING	MY's 2005 and prior	1.00	1.00	1.00
CHRYSLER	SEBRING	MY's 2006 and subsequent	0.95	1.10	1.10
CHRYSLER	TC BY MASRTI		1.00	1.00	1.00
CHRYSLER	TOWN-COUNTRY	SEDAN	1.00	0.85	0.85
CHRYSLER	TOWN-COUNTRY	VAN	0.95	0.90	0.90
CHRYSLER	VOYAGER		0.95	0.90	0.90
CITROEN	ALL MODELS		0.95	1.30	1.25
DAEWOO	LANOS		0.95	1.30	1.25
DAEWOO	LEGANZA		0.95	1.10	1.10
DAEWOO	NUBIRA		0.90	1.20	1.15
DAIHATSU	CHARADE		0.95	1.30	1.25
DAIHATSU	ROCKY		1.10	0.80	0.80
DATSUN	110		0.95	1.30	1.25
DATSUN	1600		1.15	0.85	0.85
DATSUN	200SX		1.00	1.00	1.00
DATSUN	210		0.95	1.30	1.25
DATSUN	240Z		1.00	1.00	1.00
DATSUN	260Z		1.00	1.00	1.00
DATSUN	280Z/280ZX		1.00	1.00	1.00
DATSUN	310		0.95	1.30	1.25
DATSUN	510		0.95	1.30	1.25
DATSUN	610		0.95	1.30	1.25
DATSUN	620 PICKUP		1.15	0.85	0.85
DATSUN	710		0.95	1.30	1.25
DATSUN	810		0.95	1.30	1.25
DATSUN	F-10		0.95	1.30	1.25
DATSUN	HARDBODY PCK		1.15	0.85	0.85
DATSUN	MAXIMA		0.95	1.10	1.10
DATSUN	PICKUP		1.15	0.85	0.85
DATSUN	SENTRA		0.90	1.20	1.15
DATSUN	STANZA		0.90	1.20	1.15
DE TOMASO	PANTERA		1.10	1.20	1.20
DELOREAN	DMC-12		1.10	1.20	1.20

AUTO LIABILITY RATING MODIFIERS

COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	BI/PD	MEDICAL	PIP
DODGE	O24		0.95	1.30	1.25
DODGE	400		0.95	1.10	1.10
DODGE	600		0.95	1.10	1.10
DODGE	ARIES		0.90	1.20	1.15
DODGE	ASPEN		0.90	1.20	1.15
DODGE	AVENGER	MY's 2000 and prior	1.00	1.00	1.00
DODGE	AVENGER	MY'S 2008 and subsequent	0.95	1.10	1.10
DODGE	CALIBER		0.95	1.10	1.10
DODGE	CHALLENGER	MY's 1983 and prior	0.90	1.20	1.15
DODGE	CHALLENGER	MY'S 2007 and subsequent	0.90	1.20	1.15
DODGE	CHARGER	MY's 1987 and prior	0.90	1.20	1.15
DODGE	CHARGER	MY's 2006 and subsequent	1.00	0.85	0.85
DODGE	COLT		0.95	1.30	1.25
DODGE	CONQUEST		0.95	1.30	1.25
DODGE	CORONET		0.95	1.10	1.10
DODGE	DART		0.90	1.20	1.15
DODGE	DAYTONA		0.95	1.30	1.25
DODGE	DIPLOMAT		0.95	1.10	1.10
DODGE	DYNASTY		0.95	1.10	1.10
DODGE	INTREPID		1.00	0.85	0.85
DODGE	LANCER		0.95	1.10	1.10
DODGE	MAGNUM		1.00	0.85	0.85
DODGE	MIRADA		0.90	1.20	1.15
DODGE	MONACO		0.95	1.10	1.10
DODGE	NEON		0.90	1.20	1.15
DODGE	OMNI		0.95	1.30	1.25
DODGE	POLARA		1.00	0.85	0.85
DODGE	SHADOW		0.95	1.30	1.25
DODGE	SPIRIT		0.95	1.10	1.10
DODGE	SRT-4	MY's 2005 and prior	0.90	1.20	1.15
DODGE	SRT-4	MY's 2006 and subsequent	1.00	1.00	1.00
DODGE	ST.REGIS		0.95	1.10	1.10
DODGE	STEALTH		1.10	1.20	1.20
DODGE	STRATUS		0.95	1.10	1.10
DODGE	VIPER		1.10	1.20	1.20
DODGE TRUCKS	BR1500		1.20	0.70	0.70
DODGE TRUCKS	BR2500		1.20	0.70	0.70
DODGE TRUCKS	BR3500		1.20	0.70	0.70
DODGE TRUCKS	D100'S		1.20	0.70	0.70
DODGE TRUCKS	D200'S		1.20	0.70	0.70
DODGE TRUCKS	D300'S		1.20	0.70	0.70
DODGE TRUCKS	D50'S COLT		1.15	0.85	0.85
DODGE TRUCKS	DAKOTA	SMLPKP	1.15	0.85	0.85
DODGE TRUCKS	DAKOTA	LRGPKP	1.20	0.70	0.70
DODGE TRUCKS	DR1500		1.20	0.70	0.70
DODGE TRUCKS	DR2500		1.20	0.70	0.70
DODGE TRUCKS	DR3500		1.20	0.70	0.70
DODGE TRUCKS	DURANGO		1.10	0.80	0.80
DODGE TRUCKS	JOURNEY		1.05	1.05	1.05
DODGE TRUCKS	NITRO		1.05	1.05	1.05
DODGE TRUCKS	RAIDER		1.10	0.80	0.80
DODGE TRUCKS	RAM 50	SMLPKP	1.15	0.85	0.85
DODGE TRUCKS	RAM 50	LRGPKP	1.20	0.70	0.70
DODGE TRUCKS	RAMCHARGER		1.10	0.80	0.80
DODGE TRUCKS	RAMPAGE		1.15	0.85	0.85
DODGE TRUCKS	W100'S		1.20	0.70	0.70
DODGE TRUCKS	W200'S		1.20	0.70	0.70
DODGE TRUCKS	W300'S		1.20	0.70	0.70
DODGE VANS	B100		1.15	0.80	0.70
DODGE VANS	B200		1.15	0.80	0.70
DODGE VANS	B300		1.15	0.80	0.70
DODGE VANS	CARAVAN		0.95	0.90	0.90
DODGE VANS	GRAND CARAVAN		0.95	0.90	0.90
DODGE VANS	MINI-RAM		1.15	0.80	0.70
DODGE VANS	RAM VAN		1.15	0.80	0.70
DODGE VANS	RAM WAGON		1.15	0.80	0.70
DODGE VANS	SPORTSMAN		1.15	0.80	0.70
DODGE VANS	SPRINTER		1.15	0.80	0.70
EAGLE	30		0.95	1.10	1.10
EAGLE	50		0.95	1.10	1.10
EAGLE	BASE		0.95	1.10	1.10
EAGLE	DL		1.00	0.85	0.85
EAGLE	LIMITED		1.00	0.85	0.85
EAGLE	MEDALLION		0.95	1.10	1.10

AUTO LIABILITY RATING MODIFIERS

COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	B/PD	MEDICAL	PIP
EAGLE	PREMIER		0.95	1.10	1.10
EAGLE	SUMMIT		0.95	1.10	1.10
EAGLE	SX4		1.00	1.00	1.00
EAGLE	TALON		1.00	1.00	1.00
EAGLE	VISION		1.00	0.85	0.85
FERRARI	ALL MODELS		1.10	1.20	1.20
FIAT	123/124/128/131		0.95	1.30	1.25
FIAT	850		1.00	1.00	1.00
FIAT	BRAVA		0.95	1.30	1.25
FIAT	SPIDER		1.00	1.00	1.00
FIAT	STRADA		0.95	1.30	1.25
FIAT	X 1/9		1.00	1.00	1.00
FORD	ASPIRE		0.95	1.30	1.25
FORD	CONTOUR		0.95	1.10	1.10
FORD	CROWN VICTORIA		1.00	0.85	0.85
FORD	CUSTOM		1.00	0.85	0.85
FORD	ELITE		0.90	1.20	1.15
FORD	ESCORT		0.90	1.20	1.15
FORD	EXP		1.00	1.00	1.00
FORD	FAIRMONT		0.95	1.10	1.10
FORD	FESTIVA		0.95	1.30	1.25
FORD	FIESTA		0.95	1.30	1.25
FORD	FIVE HUNDRED		1.00	0.85	0.85
FORD	FOCUS		0.90	1.20	1.15
FORD	FUSION		0.95	1.10	1.10
FORD	GALAXIE		0.95	1.10	1.10
FORD	GRANADA		0.95	1.10	1.10
FORD	GT		1.10	1.20	1.20
FORD	LTD		1.00	0.85	0.85
FORD	MAVERICK		0.90	1.20	1.15
FORD	MUSTANG	ALL CONVERTIBLES - MY's 2002 and prior	1.10	1.20	1.20
FORD	MUSTANG	BULLITT, COBRA, GT, GTS, MACH I, - MY's 2002 and prior	1.10	1.20	1.20
FORD	MUSTANG	ALL OTHER MUSTANGS - MY's 2002 and prior	1.00	1.00	1.00
FORD	MUSTANG	ALL MODELS - MY's 2003 and subsequent	1.10	1.20	1.20
FORD	MUSTANG II		1.00	1.00	1.00
FORD	PINTO		0.95	1.30	1.25
FORD	PROBE		1.00	1.00	1.00
FORD	RANCHERO		1.10	0.80	0.80
FORD	TAURUS	MY's 2004 and prior	1.00	0.85	0.85
FORD	TAURUS	MY's 2005 - 2007	0.95	1.10	1.10
FORD	TAURUS	MY'S 2008 and subsequent	1.00	0.85	0.85
FORD	TAURUS	SHO (All Model Years)	1.10	1.20	1.20
FORD	TEMPO		0.95	1.10	1.10
FORD	THINK		1.00	1.00	1.00
FORD	THUNDERBIRD		1.00	1.00	1.00
FORD	TORINO		0.90	1.20	1.15
FORD	ZX2		0.90	1.20	1.15
FORD TRUCKS	BRONCO		1.10	0.80	0.80
FORD TRUCKS	COURIER		1.15	0.85	0.85
FORD TRUCKS	ESCAPE		1.05	1.05	1.05
FORD TRUCKS	EDGE		1.10	0.80	0.80
FORD TRUCKS	EXCURSION		1.10	0.80	0.80
FORD TRUCKS	EXPEDITION		1.10	0.80	0.80
FORD TRUCKS	EXPEDITION	EL	1.10	0.80	0.80
FORD TRUCKS	EXPLORER		1.10	0.80	0.80
FORD TRUCKS	EXPLORER	SPORT	1.10	0.80	0.80
FORD TRUCKS	EXPLORER	SPORT TRAC	1.20	0.70	0.70
FORD TRUCKS	F100 SERIES		1.20	0.70	0.70
FORD TRUCKS	F150		1.20	0.70	0.70
FORD TRUCKS	F250		1.20	0.70	0.70
FORD TRUCKS	F350		1.20	0.70	0.70
FORD TRUCKS	FLEX		1.10	0.80	0.80
FORD TRUCKS	FREESTYLE		1.00	0.85	0.85
FORD TRUCKS	RANGER	LRGPKP	1.20	0.70	0.70
FORD TRUCKS	RANGER	SMLPKP	1.15	0.85	0.85
FORD TRUCKS	TAURUS X		1.00	0.85	0.85
FORD VANS	AEROSTAR		0.95	0.90	0.90
FORD VANS	CLUB WAGON		1.15	0.80	0.70
FORD VANS	ECONO WAG		1.15	0.80	0.70
FORD VANS	ECONOLINE		1.15	0.80	0.70
FORD VANS	FREESTAR		0.95	0.90	0.90
FORD VANS	WINDSTAR		0.95	0.90	0.90
FREIGHTLINER	SPRINTER		1.15	0.80	0.70
GEO	METRO		0.95	1.30	1.25

AUTO LIABILITY RATING MODIFIERS

COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	B/PD	MEDICAL	PIP
GEO	PRIZM		0.90	1.20	1.15
GEO	SPECTRUM		0.95	1.30	1.25
GEO	STORM		0.90	1.20	1.15
GEO	TRACKER		1.05	1.05	1.05
GMC	ACADIA		1.10	0.80	0.80
GMC	C1500		1.20	0.70	0.70
GMC	C2500		1.20	0.70	0.70
GMC	C3500		1.20	0.70	0.70
GMC	CABALLERO		1.10	0.80	0.80
GMC	CANYON		1.15	0.85	0.85
GMC	ENVOY		1.10	0.80	0.80
GMC	G1500		1.15	0.80	0.70
GMC	G2500		1.15	0.80	0.70
GMC	G3500		1.15	0.80	0.70
GMC	JIMMY		1.10	0.80	0.80
GMC	K1500		1.20	0.70	0.70
GMC	K2500		1.20	0.70	0.70
GMC	K3500		1.20	0.70	0.70
GMC	R1500		1.20	0.70	0.70
GMC	R2500		1.20	0.70	0.70
GMC	R3500		1.20	0.70	0.70
GMC	RALLY VAN		1.15	0.80	0.70
GMC	S15/SIERRA	LRGPKP	1.20	0.70	0.70
GMC	S15/SIERRA	SMLPKP	1.15	0.85	0.85
GMC	S15/SONOMA	LRGPKP	1.20	0.70	0.70
GMC	S15/SONOMA	SMLPKP	1.15	0.85	0.85
GMC	SAFARI		0.95	0.90	0.90
GMC	SAVANA G1500		1.15	0.80	0.70
GMC	SAVANA G2500		1.15	0.80	0.70
GMC	SAVANA G3500		1.15	0.80	0.70
GMC	SIERRA		1.20	0.70	0.70
GMC	SIERRA 1500		1.20	0.70	0.70
GMC	SIERRA 2500		1.20	0.70	0.70
GMC	SIERRA 3500		1.20	0.70	0.70
GMC	SIERRA C3		1.20	0.70	0.70
GMC	SONOMA	SMLPKP	1.15	0.85	0.85
GMC	SONOMA	LRGPKP	1.20	0.70	0.70
GMC	SPRINT		1.10	0.80	0.80
GMC	SUBURBAN		1.10	0.80	0.80
GMC	SYCLONE		1.20	0.70	0.70
GMC	TYPHOON		1.10	0.80	0.80
GMC	V1500		1.20	0.70	0.70
GMC	V2500		1.20	0.70	0.70
GMC	V3500		1.20	0.70	0.70
GMC	VANDURA VAN		1.15	0.80	0.70
GMC	YUKON		1.10	0.80	0.80
HONDA	ACCORD		0.95	1.10	1.10
HONDA	BASE		0.90	1.20	1.15
HONDA	CIVIC		0.90	1.20	1.15
HONDA	CIVIC	DEL SOL	1.00	1.00	1.00
HONDA	CR-V		1.05	1.05	1.05
HONDA	ELEMENT		1.05	1.05	1.05
HONDA	EV PLUS		0.90	1.20	1.15
HONDA	FIT		0.90	1.20	1.15
HONDA	INSIGHT		0.95	1.30	1.25
HONDA	ODYSSEY		0.95	0.90	0.90
HONDA	PASSPORT		1.10	0.80	0.80
HONDA	PILOT		1.10	0.80	0.80
HONDA	PRELUDE		1.00	1.00	1.00
HONDA	RIDGELINE		1.15	0.85	0.85
HONDA	S2000		1.00	1.00	1.00
HUMMER	H1		1.10	0.80	0.80
HUMMER	H2		1.10	0.80	0.80
HUMMER	H3		1.05	1.05	1.05
HYUNDAI	ACCENT		0.95	1.30	1.25
HYUNDAI	AZERA		1.00	0.85	0.85
HYUNDAI	ELANTRA		0.90	1.20	1.15
HYUNDAI	ENTOURAGE		0.95	0.90	0.90
HYUNDAI	EXCEL		0.95	1.10	1.10
HYUNDAI	SANTA FE		1.05	1.05	1.05
HYUNDAI	SCOUPE		0.95	1.30	1.25
HYUNDAI	SONATA		0.95	1.10	1.10
HYUNDAI	TIBURON	MY's 2005 and prior	0.95	1.30	1.25
HYUNDAI	TIBURON	MY's 2006 and subsequent	1.00	1.00	1.00

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COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	B/PD	MEDICAL	PIP
HYUNDAI	TUCSON		1.05	1.05	1.05
HYUNDAI	VERACRUZ		1.10	0.80	0.80
HYUNDAI	XG300		0.95	1.10	1.10
HYUNDAI	XG350		0.95	1.10	1.10
INFINITI	EX35		1.10	0.80	0.80
INFINITI	FX35		1.10	0.80	0.80
INFINITI	FX45		1.10	0.80	0.80
INFINITI	FX50		1.10	0.80	0.80
INFINITI	G20		0.90	1.20	1.15
INFINITI	G35	MY's 2005 and prior	0.90	1.20	1.15
INFINITI	G35	MY's 2006 and subsequent	1.00	0.85	0.85
INFINITI	G37		1.10	1.20	1.20
INFINITI	I30		0.95	1.10	1.10
INFINITI	I35		0.95	1.10	1.10
INFINITI	J30		0.95	1.10	1.10
INFINITI	M30		0.95	1.10	1.10
INFINITI	M SERIES		1.00	0.85	0.85
INFINITI	Q45		1.00	0.85	0.85
INFINITI	QX4		1.10	0.80	0.80
INFINITI	QX56		1.10	0.80	0.80
INTERNATIONL	100	PICKUP	1.20	0.70	0.70
INTERNATIONL	100	SUV	1.10	0.80	0.80
INTERNATIONL	1000D		1.10	0.80	0.80
INTERNATIONL	1010	PICKUP	1.20	0.70	0.70
INTERNATIONL	1010	SUV	1.10	0.80	0.80
INTERNATIONL	1100D		1.10	0.80	0.80
INTERNATIONL	1110	PICKUP	1.20	0.70	0.70
INTERNATIONL	1110	SUV	1.10	0.80	0.80
INTERNATIONL	1200D		1.10	0.80	0.80
INTERNATIONL	1210	PICKUP	1.20	0.70	0.70
INTERNATIONL	1210	SUV	1.10	0.80	0.80
INTERNATIONL	1310		1.20	0.70	0.70
INTERNATIONL	150	PICKUP	1.20	0.70	0.70
INTERNATIONL	150	VAN	1.15	0.80	0.70
INTERNATIONL	200	PICKUP	1.20	0.70	0.70
INTERNATIONL	200	SUV	1.10	0.80	0.80
INTERNATIONL	200	VAN	1.15	0.80	0.70
INTERNATIONL	SCOUT	PICKUP	1.20	0.70	0.70
INTERNATIONL	SCOUT	SUV	1.10	0.80	0.80
INTERNATIONL	TRAVELALL		1.10	0.80	0.80
ISUZU	AMIGO		1.05	1.05	1.05
ISUZU	ASCENDER		1.10	0.80	0.80
ISUZU	AXIOM		1.10	0.80	0.80
ISUZU	HOMBRE	S/XS	1.15	0.85	0.85
ISUZU	HOMBRE	SPACECAB	1.20	0.70	0.70
ISUZU	I280, I350		1.15	0.85	0.85
ISUZU	I290, I370		1.15	0.85	0.85
ISUZU	I-MARK		1.00	1.00	1.00
ISUZU	IMPULSE		0.90	1.20	1.15
ISUZU	LONG BED		1.20	0.70	0.70
ISUZU	OASIS		0.95	0.90	0.90
ISUZU	ONE-TON		1.20	0.70	0.70
ISUZU	PICKUP	BASE	1.15	0.85	0.85
ISUZU	PICKUP LWB		1.20	0.70	0.70
ISUZU	PICKUP SWB		1.15	0.85	0.85
ISUZU	REGULAR BED		1.15	0.85	0.85
ISUZU	RODEO		1.10	0.80	0.80
ISUZU	S LWB PCKP		1.20	0.70	0.70
ISUZU	S SWB PCKP		1.15	0.85	0.85
ISUZU	SHORT BED		1.15	0.85	0.85
ISUZU	SPACECAB		1.20	0.70	0.70
ISUZU	STANDARD BED		1.15	0.85	0.85
ISUZU	STYLUS		0.95	1.10	1.10
ISUZU	TROOPER		1.10	0.80	0.80
ISUZU	VEHICROSS		1.05	1.05	1.05
JAGUAR	2+2		1.10	1.20	1.20
JAGUAR	MAJESTIC		1.00	0.85	0.85
JAGUAR	ROADSTER		1.10	1.20	1.20
JAGUAR	S-TYPE		1.00	0.85	0.85
JAGUAR	SUPER V8		1.00	0.85	0.85
JAGUAR	VANDEN PLAS		1.00	0.85	0.85
JAGUAR	XF		1.10	1.20	1.20
JAGUAR	XJ		1.00	0.85	0.85
JAGUAR	XJ SPORT		1.00	0.85	0.85

AUTO LIABILITY RATING MODIFIERS

COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	BI/PD	MEDICAL	PIP
JAGUAR	XJ12		1.00	0.85	0.85
JAGUAR	XJ6/XJ6L		1.00	0.85	0.85
JAGUAR	XJ8/XJ8L		1.00	0.85	0.85
JAGUAR	XJR		1.00	0.85	0.85
JAGUAR	XJRS	MY's 2005 and prior	1.00	1.00	1.00
JAGUAR	XJRS	MY's 2006 and subsequent	1.00	0.85	0.85
JAGUAR	XJS/XJSC	MY's 2005 and prior	1.00	1.00	1.00
JAGUAR	XJS/XJSC	MY's 2006 and subsequent	1.00	0.85	0.85
JAGUAR	XK	MY's 2007 and subsequent	1.00	0.85	0.85
JAGUAR	XKE/XKR	MY's 2005 and prior	1.10	1.20	1.20
JAGUAR	XKE/XKR	MY's 2006 and subsequent	1.00	0.85	0.85
JAGUAR	XK8		1.10	1.20	1.20
JAGUAR	X-TYPE		1.00	0.85	0.85
JEEP	CHEROKEE		1.10	0.80	0.80
JEEP	CJ SERIES		1.10	0.80	0.80
JEEP	COMANCHE		1.20	0.70	0.70
JEEP	COMANCHE	ELIMINATOR	1.15	0.85	0.85
JEEP	COMMANDER		1.10	0.80	0.80
JEEP	COMMANDO		1.10	0.80	0.80
JEEP	COMPASS		1.05	1.05	1.05
JEEP	DJ-5		1.10	0.80	0.80
JEEP	GLADIATOR		1.20	0.70	0.70
JEEP	GRAND CHEROKEE		1.10	0.80	0.80
JEEP	GRAND WAGONEER		1.10	0.80	0.80
JEEP	J SERIES		1.20	0.70	0.70
JEEP	LIBERTY		1.05	1.05	1.05
JEEP	PATRIOT		1.05	1.05	1.05
JEEP	SCRAMBLER		1.10	0.80	0.80
JEEP	WAGONEER		1.10	0.80	0.80
JEEP	WRANGLER		1.05	1.05	1.05
JEEP	WRANGLER/CJ		1.10	0.80	0.80
KIA	AMANTI		1.00	0.85	0.85
KIA	OPTIMA		0.95	1.10	1.10
KIA	RIO		0.95	1.30	1.25
KIA	RONDO		0.95	1.10	1.10
KIA	SEDONA		0.95	0.90	0.90
KIA	SEPHIA		0.90	1.20	1.15
KIA	SORENTO		1.10	0.80	0.80
KIA	SPECTRA		0.90	1.20	1.15
KIA	SPORTAGE		1.05	1.05	1.05
LAMBORGHINI	ALL MODELS		1.10	1.20	1.20
LANCIA	ALL MODELS		0.90	1.20	1.15
LAND ROVER	DEFENDER		1.10	0.80	0.80
LAND ROVER	DISCOVERY		1.10	0.80	0.80
LAND ROVER	FREELANDER		1.05	1.05	1.05
LAND ROVER	LR2		1.05	1.05	1.05
LAND ROVER	LR3		1.10	0.80	0.80
LAND ROVER	RANGE ROVER	SEDAN	0.95	1.10	1.10
LAND ROVER	RANGE ROVER	SUV	1.10	0.80	0.80
LEXUS	ES250		0.95	1.10	1.10
LEXUS	ES300/ES330		0.95	1.10	1.10
LEXUS	ES350		1.00	0.85	0.85
LEXUS	GS300		0.95	1.10	1.10
LEXUS	GS350		0.95	1.10	1.10
LEXUS	GS400		0.95	1.10	1.10
LEXUS	GS430		0.95	1.10	1.10
LEXUS	GS450H		0.95	1.10	1.10
LEXUS	GS460		0.95	1.10	1.10
LEXUS	GX470		1.10	0.80	0.80
LEXUS	IS F		1.10	1.20	1.20
LEXUS	IS250, IS350		0.95	1.10	1.10
LEXUS	IS300		0.95	1.10	1.10
LEXUS	LS400		0.95	1.10	1.10
LEXUS	LS430		0.95	1.10	1.10
LEXUS	LS460		0.95	1.10	1.10
LEXUS	LS600H		1.00	0.85	0.85
LEXUS	LX450		1.10	0.80	0.80
LEXUS	LX470		1.10	0.80	0.80
LEXUS	LX570		1.10	0.80	0.80
LEXUS	RX300		1.10	0.80	0.80
LEXUS	RX330		1.10	0.80	0.80
LEXUS	RX350		1.10	0.80	0.80
LEXUS	RX400H		1.10	0.80	0.80
LEXUS	SC300		0.95	1.10	1.10

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VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	B/PD	MEDICAL	PIP
LEXUS	SC400		0.95	1.10	1.10
LEXUS	SC430		0.95	1.10	1.10
LINCOLN	AVIATOR		1.10	0.80	0.80
LINCOLN	BLACKWOOD		1.20	0.70	0.70
LINCOLN	CONTINENTAL		1.00	0.85	0.85
LINCOLN	LS		0.95	1.10	1.10
LINCOLN	MARK		1.00	0.85	0.85
LINCOLN	MARK LT	MY's 2006 and subsequent	1.20	0.70	0.70
LINCOLN	MKS		1.00	0.85	0.85
LINCOLN	MKX		1.10	0.80	0.80
LINCOLN	MKZ		0.95	1.10	1.10
LINCOLN	NAVIGATOR		1.10	0.80	0.80
LINCOLN	NAVIGATOR	L	1.10	0.80	0.80
LINCOLN	TOWN CAR		1.00	0.85	0.85
LINCOLN	VERSAILLES		0.95	1.10	1.10
LINCOLN	ZEPHYR		0.95	1.10	1.10
LOTUS	ALL MODELS		1.10	1.20	1.20
MASERATI	ALL MODELS		1.10	1.20	1.20
MAYBACH	ALL MODELS	MY's 2005 and prior	1.00	0.85	0.85
MAYBACH	ALL MODELS	MY's 2006 and subsequent	1.10	1.20	1.20
MAZDA	3		0.90	1.20	1.15
MAZDA	3	SPEED	1.00	1.00	1.00
MAZDA	5		0.95	0.90	0.90
MAZDA	6/6 SPEED		0.95	1.10	1.10
MAZDA	1200		0.90	1.20	1.15
MAZDA	323		0.95	1.30	1.25
MAZDA	618		0.90	1.20	1.15
MAZDA	626		0.95	1.10	1.10
MAZDA	808		0.90	1.20	1.15
MAZDA	929		0.95	1.10	1.10
MAZDA	B1600		1.15	0.85	0.85
MAZDA	B1800		1.15	0.85	0.85
MAZDA	B2000	SMLPKP	1.15	0.85	0.85
MAZDA	B2000	LRGPKP	1.20	0.70	0.70
MAZDA	B2200	LRGPKP	1.20	0.70	0.70
MAZDA	B2200	SMLPKP	1.15	0.85	0.85
MAZDA	B2300	LRGPKP	1.20	0.70	0.70
MAZDA	B2300	SMLPKP	1.15	0.85	0.85
MAZDA	B2500	CAB PLUS	1.20	0.70	0.70
MAZDA	B2500	REG CAB	1.15	0.85	0.85
MAZDA	B2600	LRGPKP	1.20	0.70	0.70
MAZDA	B2600	SMLPKP	1.15	0.85	0.85
MAZDA	B3000	LRGPKP	1.20	0.70	0.70
MAZDA	B3000	SMLPKP	1.15	0.85	0.85
MAZDA	B4000	LRGPKP	1.20	0.70	0.70
MAZDA	B4000	SMLPKP	1.15	0.85	0.85
MAZDA	COSMO		0.90	1.20	1.15
MAZDA	CX-7		1.05	1.05	1.05
MAZDA	CX-9		1.10	0.80	0.80
MAZDA	GLC		0.95	1.30	1.25
MAZDA	LONGBED		1.15	0.85	0.85
MAZDA	MIATA	MY's 2005 and prior	1.10	1.20	1.20
MAZDA	MIATA	MY's 2006 and subsequent	1.00	1.00	1.00
MAZDA	MILLENIA		1.00	0.85	0.85
MAZDA	MIZER		0.95	1.10	1.10
MAZDA	MPV	MY's 2003 and prior	1.10	0.80	0.80
MAZDA	MPV	MY's 2004 and subsequent	0.95	0.90	0.90
MAZDA	MX-3		1.10	1.20	1.20
MAZDA	MX-5		1.00	1.00	1.00
MAZDA	MX-6		1.00	1.00	1.00
MAZDA	NAVAJO		1.10	0.80	0.80
MAZDA	PROTEGE		0.90	1.20	1.15
MAZDA	R100		0.90	1.20	1.15
MAZDA	ROTARY		1.15	0.85	0.85
MAZDA	RX100		0.90	1.20	1.15
MAZDA	RX2		0.90	1.20	1.15
MAZDA	RX3		0.90	1.20	1.15
MAZDA	RX4		0.90	1.20	1.15
MAZDA	RX7		1.10	1.20	1.20
MAZDA	RX8		1.00	1.00	1.00
MAZDA	SHORT BED		1.15	0.85	0.85
MAZDA	TRIBUTE		1.05	1.05	1.05
MERCEDES-BNZ	190 SERIES	MY's 1993 and prior	0.95	1.10	1.10
MERCEDES-BNZ	200 SERIES	MY's 1993 and prior	0.95	1.10	1.10

AUTO LIABILITY RATING MODIFIERS

COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	B/PD	MEDICAL	PIP
MERCEDES-BNZ	300 SERIES	MY's 1993 and prior	0.95	1.10	1.10
MERCEDES-BNZ	300SL RDSTER	MY's 1993 and prior	1.00	1.00	1.00
MERCEDES-BNZ	400 SERIES	MY's 1993 and prior	1.00	0.85	0.85
MERCEDES-BNZ	500 SERIES	MY's 1993 and prior	1.00	0.85	0.85
MERCEDES-BNZ	500SL RDSTER	MY's 1993 and prior	1.00	1.00	1.00
MERCEDES-BNZ	560SL RDSTER	MY's 1993 and prior	1.00	1.00	1.00
MERCEDES-BNZ	600 SERIES	MY's 1993 and prior	1.00	0.85	0.85
MERCEDES-BNZ	600SL RDSTER	MY's 1993 and prior	1.00	1.00	1.00
MERCEDES-BNZ	C220		0.95	1.10	1.10
MERCEDES-BNZ	C230/C230W		0.95	1.10	1.10
MERCEDES-BNZ	C230K		0.95	1.10	1.10
MERCEDES-BNZ	C240		0.95	1.10	1.10
MERCEDES-BNZ	C280/C280W		0.95	1.10	1.10
MERCEDES-BNZ	C32 AMG		0.95	1.10	1.10
MERCEDES-BNZ	C300		0.95	1.10	1.10
MERCEDES-BNZ	C320		0.95	1.10	1.10
MERCEDES-BNZ	C350		0.95	1.10	1.10
MERCEDES-BNZ	C36 AMG		0.95	1.10	1.10
MERCEDES-BNZ	C43		1.00	0.85	0.85
MERCEDES-BNZ	C55 AMG		1.10	1.20	1.20
MERCEDES-BNZ	CL500/CL500C		1.00	0.85	0.85
MERCEDES-BNZ	CL550		1.00	0.85	0.85
MERCEDES-BNZ	CL55 AMG	MY's 1994-2005	1.00	0.85	0.85
MERCEDES-BNZ	CL55 AMG	MY's 2006 and subsequent	1.10	1.20	1.20
MERCEDES-BNZ	CL600/CL600C	MY's 1994-2005	1.00	0.85	0.85
MERCEDES-BNZ	CL600	MY's 2006 and subsequent	1.10	1.20	1.20
MERCEDES-BNZ	CL63 AMG		1.10	1.20	1.20
MERCEDES-BNZ	CL65 AMG		1.10	1.20	1.20
MERCEDES-BNZ	CLK320		0.95	1.10	1.10
MERCEDES-BNZ	CLK350		0.95	1.10	1.10
MERCEDES-BNZ	CLK430		1.00	0.85	0.85
MERCEDES-BNZ	CLK500	MY's 1994-2005	1.00	0.85	0.85
MERCEDES-BNZ	CLK500	MY's 2006 and subsequent	1.10	1.20	1.20
MERCEDES-BNZ	CLK550		1.10	1.20	1.20
MERCEDES-BNZ	CLK55 AMG	MY's 1994-2005	1.00	0.85	0.85
MERCEDES-BNZ	CLK55 AMG	MY's 2006 and subsequent	1.10	1.20	1.20
MERCEDES-BNZ	CLK63 AMG		1.10	1.20	1.20
MERCEDES-BNZ	CLS500		1.00	0.85	0.85
MERCEDES-BNZ	CLS550		1.10	1.20	1.20
MERCEDES-BNZ	CLS55 AMG		1.10	1.20	1.20
MERCEDES-BNZ	CLS63 AMG		1.10	1.20	1.20
MERCEDES-BNZ	E300D/E300DT		0.95	1.10	1.10
MERCEDES-BNZ	E320		0.95	1.10	1.10
MERCEDES-BNZ	E320S/E320S4		0.95	1.10	1.10
MERCEDES-BNZ	E320W/E320W4		0.95	1.10	1.10
MERCEDES-BNZ	E350		0.95	1.10	1.10
MERCEDES-BNZ	E420		1.00	0.85	0.85
MERCEDES-BNZ	E430		1.00	0.85	0.85
MERCEDES-BNZ	E500		1.00	0.85	0.85
MERCEDES-BNZ	E550		1.10	1.20	1.20
MERCEDES-BNZ	E55 AMG	MY's 1994-2005	1.00	0.85	0.85
MERCEDES-BNZ	E55 AMG	MY's 2006 and subsequent	1.10	1.20	1.20
MERCEDES-BNZ	E63 AMG		1.10	1.20	1.20
MERCEDES-BNZ	G500		1.10	0.80	0.80
MERCEDES-BNZ	G55 AMG		1.10	0.80	0.80
MERCEDES-BNZ	G550		1.10	0.80	0.80
MERCEDES-BNZ	GL320, GL450, GL550		1.10	0.80	0.80
MERCEDES-BNZ	ML320		1.10	0.80	0.80
MERCEDES-BNZ	ML350		1.10	0.80	0.80
MERCEDES-BNZ	ML430		1.10	0.80	0.80
MERCEDES-BNZ	ML500, ML550		1.10	0.80	0.80
MERCEDES-BNZ	ML55/ML55 AMG		1.10	0.80	0.80
MERCEDES-BNZ	ML63 AMG		1.10	1.20	1.20
MERCEDES-BNZ	R320		1.00	0.85	0.85
MERCEDES-BNZ	R350		1.00	0.85	0.85
MERCEDES-BNZ	R500		1.00	0.85	0.85
MERCEDES-BNZ	R63 AMG		1.10	1.20	1.20
MERCEDES-BNZ	S320		0.95	1.10	1.10
MERCEDES-BNZ	S320V/S320W		0.95	1.10	1.10
MERCEDES-BNZ	S350		1.00	0.85	0.85
MERCEDES-BNZ	S350D		0.95	1.10	1.10
MERCEDES-BNZ	S420/S420V		1.00	0.85	0.85
MERCEDES-BNZ	S430V		1.00	0.85	0.85
MERCEDES-BNZ	S500/S500V		1.00	0.85	0.85

AUTO LIABILITY RATING MODIFIERS

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VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	B/PD	MEDICAL	PIP
MERCEDES-BNZ	S55 AMG	MY's 1994-2005	1.00	0.85	0.85
MERCEDES-BNZ	S55 AMG	MY's 2006 and subsequent	1.10	1.20	1.20
MERCEDES-BNZ	S550		1.00	0.85	0.85
MERCEDES-BNZ	S600/S600V	MY's 1994-2005	1.00	0.85	0.85
MERCEDES-BNZ	S600/S600V	MY's 2006 and subsequent	1.10	1.20	1.20
MERCEDES-BNZ	S63 AMG, S65 AMG		1.10	1.20	1.20
MERCEDES-BNZ	SL320 RDSTER		1.00	1.00	1.00
MERCEDES-BNZ	SL500 RDSTER		1.00	1.00	1.00
MERCEDES-BNZ	SL500R		1.00	0.85	0.85
MERCEDES-BNZ	SL550		1.00	1.20	1.20
MERCEDES-BNZ	SL55 AMG	MY's 1994-2005	1.00	0.85	0.85
MERCEDES-BNZ	SL55 AMG	MY's 2006 and subsequent	1.10	1.20	1.20
MERCEDES-BNZ	SL600	MY's 1994-2005	1.00	0.85	0.85
MERCEDES-BNZ	SL600	MY's 2006 and subsequent	1.10	1.20	1.20
MERCEDES-BNZ	SL600 RDSTER		1.00	1.00	1.00
MERCEDES-BNZ	SL600R		1.00	0.85	0.85
MERCEDES-BNZ	SL63 AMG, SL65 AMG		1.10	1.20	1.20
MERCEDES-BNZ	SLK230		0.95	1.10	1.10
MERCEDES-BNZ	SLK230 RDSTR		1.00	1.00	1.00
MERCEDES-BNZ	SLK280		1.00	1.00	1.00
MERCEDES-BNZ	SLK32 AMG		0.95	1.10	1.10
MERCEDES-BNZ	SLK320		0.95	1.10	1.10
MERCEDES-BNZ	SLK350		1.10	1.20	1.20
MERCEDES-BNZ	SLK55 AMG		1.10	1.20	1.20
MERCEDES-BNZ	SLR		1.10	1.20	1.20
MERCURY	BOBCAT		0.95	1.10	1.10
MERCURY	CAPRI		0.95	1.30	1.25
MERCURY	COLONY PARK		1.00	0.85	0.85
MERCURY	COMET		0.95	1.10	1.10
MERCURY	COUGAR		1.00	1.00	1.00
MERCURY	CYCLONE		1.00	1.00	1.00
MERCURY	LN7		1.00	1.00	1.00
MERCURY	LYNX		0.95	1.30	1.25
MERCURY	MARAUDER		1.00	0.85	0.85
MERCURY	MARINER		1.05	1.05	1.05
MERCURY	MARQUIS/GRAND MARQUIS		1.00	0.85	0.85
MERCURY	MILAN		0.95	1.10	1.10
MERCURY	MONARCH		0.95	1.10	1.10
MERCURY	MONTEGO	MY's 1976 and prior	0.95	1.10	1.10
MERCURY	MONTEGO	MY's 2006 and subsequent	1.00	0.85	0.85
MERCURY	MONTEREY	MY's 1971 - 1974	0.95	1.10	1.10
MERCURY	MONTEREY	MY's 2004 and subsequent	0.95	0.90	0.90
MERCURY	MOUNTAINEER		1.10	0.80	0.80
MERCURY	MYSTIQUE		0.95	1.10	1.10
MERCURY	SABLE	MY's 2004 and prior	1.00	0.85	0.85
MERCURY	SABLE	MY's 2005 - 2007	0.95	1.10	1.10
MERCURY	SABLE	MY's 2008 and subsequent	1.00	0.85	0.85
MERCURY	TOPAZ		0.95	1.10	1.10
MERCURY	TRACER		0.90	1.20	1.15
MERCURY	VILLAGER		0.95	0.90	0.90
MERCURY	ZEPHYR		0.95	1.10	1.10
MERKUR	SCORPIO		0.95	1.30	1.25
MERKUR	XR4TI		0.95	1.30	1.25
MG	MGB		1.00	1.00	1.00
MG	MIDGET		1.00	1.00	1.00
MINI	COOPER	MY's 2005 and prior	0.95	1.30	1.25
MINI	COOPER	MY's 2006 and subsequent	0.90	1.20	1.15
MINI	COOPER		1.10	1.20	1.20
MINI	COOPER		0.95	1.30	1.25
MINI	COOPER		1.00	0.85	0.85
MINI	COOPER		1.00	1.00	1.00
MINI	COOPER		1.10	0.80	0.80
MINI	COOPER		0.95	0.90	0.90
MINI	COOPER		0.95	1.10	1.10
MINI	COOPER		0.90	1.20	1.15
MINI	COOPER		0.95	1.10	1.10
MINI	COOPER		1.00	1.00	1.00
MINI	COOPER		1.15	0.85	0.85
MINI	COOPER		1.20	0.70	0.70
MINI	COOPER		0.90	1.20	1.15
MINI	COOPER		1.10	0.80	0.80
MINI	COOPER		1.05	1.05	1.05
MINI	COOPER		0.95	1.30	1.25
MINI	COOPER		1.20	0.70	0.70

AUTO LIABILITY RATING MODIFIERS

COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	BI/PD	MEDICAL	PIP
PLYMOUTH	GTX		1.00	1.00	1.00
PLYMOUTH	HORIZON		0.95	1.30	1.25
PLYMOUTH	LASER		0.95	1.30	1.25
PLYMOUTH	NEON		0.90	1.20	1.15
PLYMOUTH	PROWLER		1.10	1.20	1.20
PLYMOUTH	RELIANT		0.90	1.20	1.15
PLYMOUTH	ROAD RUNNER		0.90	1.20	1.15
PLYMOUTH	SAPPORO		0.90	1.20	1.15
PLYMOUTH	SATELLITE		0.95	1.10	1.10
PLYMOUTH	SUNDANCE		0.95	1.30	1.25
PLYMOUTH	TC3		0.95	1.30	1.25
PLYMOUTH	TURISMO		0.95	1.30	1.25
PLYMOUTH	VALIANT		0.90	1.20	1.15
PLYMOUTH	VOLARE		0.95	1.10	1.10
PONTIAC	1000		0.95	1.30	1.25
PONTIAC	6000		0.95	1.10	1.10
PONTIAC	ASTRE		0.95	1.30	1.25
PONTIAC	AZTEK		1.05	1.05	1.05
PONTIAC	BONNEVILLE		1.00	0.85	0.85
PONTIAC	CATALINA		0.95	1.10	1.10
PONTIAC	FIERO		0.90	1.20	1.15
PONTIAC	FIREBIRD		1.00	1.00	1.00
PONTIAC	FIREBIRD	TRANS AM	1.10	1.20	1.20
PONTIAC	G5		0.95	1.10	1.10
PONTIAC	G6		0.95	1.10	1.10
PONTIAC	G8		1.00	0.85	0.85
PONTIAC	GRAND AM		0.95	1.10	1.10
PONTIAC	GRAND PRIX		1.00	0.85	0.85
PONTIAC	GRAND SAFARI		1.00	0.85	0.85
PONTIAC	GRAND VILLE		1.00	0.85	0.85
PONTIAC	GTO	MY's 1972 and prior	1.00	1.00	1.00
PONTIAC	GTO	MY's 2004 and subsequent	1.10	1.20	1.20
PONTIAC	J2000		0.95	1.10	1.10
PONTIAC	LEMANS		0.95	1.10	1.10
PONTIAC	MONTANA		0.95	0.90	0.90
PONTIAC	PARISIENNE		1.00	0.85	0.85
PONTIAC	PHOENIX		0.95	1.10	1.10
PONTIAC	SAFARI		1.00	0.85	0.85
PONTIAC	SOLSTICE		1.00	1.00	1.00
PONTIAC	SUNBIRD		0.90	1.20	1.15
PONTIAC	SUNFIRE		0.90	1.20	1.15
PONTIAC	TORRENT		1.05	1.05	1.05
PONTIAC	TRANS SPORT		0.95	0.90	0.90
PONTIAC	VENTURA		0.95	1.10	1.10
PONTIAC	VIBE	MY's 2005 and prior	0.90	1.20	1.15
PONTIAC	VIBE	MY's 2006 and subsequent	1.00	1.00	1.00
PORSCHE	ALL MODELS EXCL. CAYENNE		1.10	1.20	1.20
PORSCHE	CAYENNE BASE, S		1.10	0.80	0.80
PORSCHE	CAYENNE TURBO		1.10	1.20	1.20
ROVER	3500		1.00	1.00	1.00
SAAB	12		0.90	1.20	1.15
SAAB	900		0.90	1.20	1.15
SAAB	9000		0.90	1.20	1.15
SAAB	9-2X		1.00	1.00	1.00
SAAB	9-3		0.90	1.20	1.15
SAAB	9-5		0.95	1.10	1.10
SAAB	9-7X		1.05	1.05	1.05
SAAB	95/96/97/99		0.90	1.20	1.15
SAAB	BASE		0.90	1.20	1.15
SAAB	SONNETT		0.90	1.20	1.15
SAAB		COUPE/CONVT	0.95	1.10	1.10
SAAB		SEDAN/WAGON	0.90	1.20	1.15
SATURN	ASTRA		0.90	1.20	1.15
SATURN	AURA		1.00	0.85	0.85
SATURN	ION		0.90	1.20	1.15
SATURN	ION	RED LINE	1.00	1.00	1.00
SATURN	L SERIES	MY's 2005 and prior	0.90	1.20	1.15
SATURN	L SERIES	MY's 2006 and subsequent	0.95	1.10	1.10
SATURN	OUTLOOK		1.10	0.80	0.80
SATURN	RELAY		0.95	0.90	0.90
SATURN	S SERIES		0.90	1.20	1.15
SATURN	SKY		1.00	1.00	1.00
SATURN	VUE		1.05	1.05	1.05
SCION	TC		1.00	1.00	1.00

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VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	COVERAGE		
			BI/PD	MEDICAL	PIP
SCION	XA		0.95	1.30	1.25
SCION	XB		0.90	1.20	1.15
SCION	XD		0.90	1.20	1.15
SIMCA	ALL MODELS		1.10	1.20	1.20
STERLING	825/827		0.95	1.10	1.10
SUBARU	ALL MODELS	1972, 1976	0.90	1.20	1.15
SUBARU	B9 TRIBECA, TRIBECA		1.05	1.05	1.05
SUBARU	BAJA		1.15	0.85	0.85
SUBARU	BRAT	SEDAN	0.90	1.20	1.15
SUBARU	BRAT	SUV	1.05	1.05	1.05
SUBARU	DL		0.90	1.20	1.15
SUBARU	FE		0.90	1.20	1.15
SUBARU	FORESTER	MY's 2005 and prior	0.90	1.20	1.15
SUBARU	FORESTER	MY's 2006 and subsequent	1.05	1.05	1.05
SUBARU	GF		0.90	1.20	1.15
SUBARU	GL/GLF		0.90	1.20	1.15
SUBARU	IMPREZA		0.90	1.20	1.15
SUBARU	IMPREZA	WRX/WRX STI (2004 and sub)	1.00	1.00	1.00
SUBARU	JUSTY		0.95	1.30	1.25
SUBARU	LEGACY		0.95	1.10	1.10
SUBARU	LOYALE		0.95	1.10	1.10
SUBARU	OUTBACK		0.95	1.10	1.10
SUBARU	RX		0.90	1.20	1.15
SUBARU	STANDARD		0.95	1.30	1.25
SUBARU	STD		0.95	1.30	1.25
SUBARU	SVX		1.10	1.20	1.20
SUBARU	XT6		0.90	1.20	1.15
SUZUKI	AERIO		0.90	1.20	1.15
SUZUKI	ESTEEM		0.90	1.20	1.15
SUZUKI	FORENZA		0.90	1.20	1.15
SUZUKI	GRAND VITARA		1.05	1.05	1.05
SUZUKI	RENO		0.90	1.20	1.15
SUZUKI	SAMURAI		1.05	1.05	1.05
SUZUKI	SIDEKICK		1.05	1.05	1.05
SUZUKI	SWIFT		0.95	1.30	1.25
SUZUKI	SX4		0.90	1.20	1.15
SUZUKI	VERONA		0.95	1.10	1.10
SUZUKI	VITARA		1.05	1.05	1.05
SUZUKI	X-90		1.05	1.05	1.05
SUZUKI	XL-7		1.05	1.05	1.05
TOY. TRUCKS	1/2 TON 2WD		1.15	0.85	0.85
TOY. TRUCKS	2WD PICKUP		1.15	0.85	0.85
TOY. TRUCKS	3/4 TON 2WD		1.15	0.85	0.85
TOY. TRUCKS	4 RUNNER		1.10	0.80	0.80
TOY. TRUCKS	BASE 2WD		1.15	0.85	0.85
TOY. TRUCKS	DLX 2WD		1.15	0.85	0.85
TOY. TRUCKS	DLX 2WD	EXT	1.20	0.70	0.70
TOY. TRUCKS	DLX 4WD		1.15	0.85	0.85
TOY. TRUCKS	DLX 4WD	EXT	1.20	0.70	0.70
TOY. TRUCKS	DLX/SR5 2WD		1.15	0.85	0.85
TOY. TRUCKS	DLX/SR5 4WD		1.15	0.85	0.85
TOY. TRUCKS	EXT 4WD		1.20	0.70	0.70
TOY. TRUCKS	FJ CRUISER		1.10	0.80	0.80
TOY. TRUCKS	HIGHLANDER		1.10	0.80	0.80
TOY. TRUCKS	HI-LUX		1.15	0.85	0.85
TOY. TRUCKS	LANDCRUISER		1.10	0.80	0.80
TOY. TRUCKS	LONG BED 2WD		1.15	0.85	0.85
TOY. TRUCKS	LONG BED 4WD		1.15	0.85	0.85
TOY. TRUCKS	ONE-TON 2WD		1.15	0.85	0.85
TOY. TRUCKS	RAV4		1.05	1.05	1.05
TOY. TRUCKS	REG 2WD		1.15	0.85	0.85
TOY. TRUCKS	REG 4WD		1.15	0.85	0.85
TOY. TRUCKS	SEQUOIA		1.10	0.80	0.80
TOY. TRUCKS	SHORTBED 2WD		1.15	0.85	0.85
TOY. TRUCKS	SR5 2WD		1.15	0.85	0.85
TOY. TRUCKS	SR5 2WD	EXT	1.20	0.70	0.70
TOY. TRUCKS	SR5 4WD		1.15	0.85	0.85
TOY. TRUCKS	SR5 4WD	EXT	1.20	0.70	0.70
TOY. TRUCKS	ST/DX/SPT		1.15	0.85	0.85
TOY. TRUCKS	STD 2WD		1.15	0.85	0.85
TOY. TRUCKS	T100		1.20	0.70	0.70
TOY. TRUCKS	TACOMA	REG CAB	1.15	0.85	0.85
TOY. TRUCKS	TACOMA	EXTRA CAB/DBL CAB/ACCESS CAB	1.20	0.70	0.70
TOY. TRUCKS	TUNDRA		1.20	0.70	0.70

AUTO LIABILITY RATING MODIFIERS

COVERAGE

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	BI/PD	MEDICAL	PIP
TOY. TRUCKS	XTRACAB 2WD		1.20	0.70	0.70
TOY. TRUCKS	XTRACAB 4WD		1.20	0.70	0.70
TOYOTA	AVALON	MY's 2005 and prior	1.00	0.85	0.85
TOYOTA	AVALON	MY's 2006 and subsequent	0.95	1.10	1.10
TOYOTA	CAMRY		0.95	1.10	1.10
TOYOTA	CARGO VAN		1.15	0.80	0.70
TOYOTA	CARINA		0.90	1.20	1.15
TOYOTA	CELICA		1.00	1.00	1.00
TOYOTA	COROLLA		0.90	1.20	1.15
TOYOTA	CORONA		0.90	1.20	1.15
TOYOTA	CRESSIDA		0.95	1.10	1.10
TOYOTA	CROWN		1.00	0.85	0.85
TOYOTA	ECHO		0.95	1.30	1.25
TOYOTA	MARK II		0.95	1.10	1.10
TOYOTA	MATRIX	MY's 2005 and prior	0.90	1.20	1.15
TOYOTA	MATRIX	MY's 2006 and subsequent	1.00	1.00	1.00
TOYOTA	MR2	MY's 2005 and prior	1.10	1.20	1.20
TOYOTA	MR2	MY's 2006 and subsequent	1.00	1.00	1.00
TOYOTA	PASEO		0.95	1.30	1.25
TOYOTA	PREVIA		0.95	0.90	0.90
TOYOTA	PRIUS		0.90	1.20	1.15
TOYOTA	SIENNA		0.95	0.90	0.90
TOYOTA	SOLARA		0.95	1.10	1.10
TOYOTA	STARLET		1.00	1.00	1.00
TOYOTA	SUPRA		1.10	1.20	1.20
TOYOTA	TERCEL		0.95	1.30	1.25
TOYOTA	VAN		1.15	0.80	0.70
TOYOTA	YARIS		0.90	1.20	1.15
TRIUMPH	ALL MODELS		1.00	1.00	1.00
TVR	ALL MODELS		1.10	1.20	1.20
VOLKSWAGEN	221/223		0.95	1.10	1.10
VOLKSWAGEN	411/412		0.95	1.10	1.10
VOLKSWAGEN	7&9 PASSENGR		1.15	0.80	0.70
VOLKSWAGEN	7/9 PASS WAGN		1.00	0.85	0.85
VOLKSWAGEN	BEETLE		0.90	1.20	1.15
VOLKSWAGEN	CABRIO		1.00	1.00	1.00
VOLKSWAGEN	CABRIOLET		1.00	1.00	1.00
VOLKSWAGEN	CAMPMOBILE		1.15	0.80	0.70
VOLKSWAGEN	CONVERTIBLE		1.00	1.00	1.00
VOLKSWAGEN	CORRADO		0.95	1.30	1.25
VOLKSWAGEN	DASHER		0.95	1.30	1.25
VOLKSWAGEN	EOS		1.00	1.00	1.00
VOLKSWAGEN	EUROVAN		0.95	0.90	0.90
VOLKSWAGEN	FASTBACK		0.90	1.20	1.15
VOLKSWAGEN	FOX		0.95	1.10	1.10
VOLKSWAGEN	GOLF	MY's 2005 and prior	0.95	1.30	1.25
VOLKSWAGEN	GOLF	MY's 2006 and subsequent	0.90	1.20	1.15
VOLKSWAGEN	GLI		1.00	1.00	1.00
VOLKSWAGEN	GTI	MY's 2005 and prior	1.10	1.20	1.20
VOLKSWAGEN	GTI	MY's 2006 and subsequent	1.00	1.00	1.00
VOLKSWAGEN	JETTA		0.90	1.20	1.15
VOLKSWAGEN	KARMANN GHIA		0.95	1.30	1.25
VOLKSWAGEN	KOMBI		1.15	0.80	0.70
VOLKSWAGEN	PANEL VAN		1.15	0.80	0.70
VOLKSWAGEN	PASSAT		0.95	1.10	1.10
VOLKSWAGEN	PHAETON		1.00	0.85	0.85
VOLKSWAGEN	PICKUP		1.15	0.85	0.85
VOLKSWAGEN	QUANTUM		0.90	1.20	1.15
VOLKSWAGEN	R32		1.00	1.00	1.00
VOLKSWAGEN	RABBIT	MY's 2005 and prior	0.95	1.30	1.25
VOLKSWAGEN	RABBIT	MY's 2006 and subsequent	0.90	1.20	1.15
VOLKSWAGEN	SCIROCCO		0.90	1.20	1.15
VOLKSWAGEN	SQUARBK		0.90	1.20	1.15
VOLKSWAGEN	STATION WAGN		1.00	0.85	0.85
VOLKSWAGEN	SUNROOF		0.90	1.20	1.15
VOLKSWAGEN	THING		0.95	1.30	1.25
VOLKSWAGEN	TIGUAN		1.05	1.05	1.05
VOLKSWAGEN	TOUAREG		1.10	0.80	0.80
VOLKSWAGEN	TRANSPORT		1.15	0.80	0.70
VOLKSWAGEN	TYPE		0.95	1.30	1.25
VOLKSWAGEN	VAN/CAMPER		0.95	0.90	0.90
VOLVO	100 SERIES		0.95	1.10	1.10
VOLVO	1800		1.00	1.00	1.00
VOLVO	200 SERIES		0.95	1.10	1.10



AUTO LIABILITY RATING MODIFIERS

VEHICLE MAKE	VEHICLE MODEL	VEHICLE SUBMODEL/BODY STYLE	COVERAGE		
			B/PP	MEDICAL	PIP
VOLVO	700 SERIES		0.95	1.10	1.10
VOLVO	800/850 SERIES		0.95	1.10	1.10
VOLVO	900/940/960 SERIES		0.95	1.10	1.10
VOLVO	C30		1.00	1.00	1.00
VOLVO	C70		0.95	1.10	1.10
VOLVO	S40	MY's 2005 and prior	0.95	1.10	1.10
VOLVO	S40	MY's 2006 and subsequent	0.90	1.20	1.15
VOLVO	S60		0.95	1.10	1.10
VOLVO	S70		0.95	1.10	1.10
VOLVO	S80		0.95	1.10	1.10
VOLVO	S90		0.95	1.10	1.10
VOLVO	V40		0.95	1.10	1.10
VOLVO	V50		0.95	1.10	1.10
VOLVO	V70		0.95	1.10	1.10
VOLVO	V90		0.95	1.10	1.10
VOLVO	XC70		1.00	1.00	1.00
VOLVO	XC90		1.10	0.80	0.80
YUGO	ALL MODELS		0.95	1.30	1.25

SERFF Tracking Number: ALSX-125754004 State: Arkansas
 Filing Company: Encompass Indemnity Company State Tracking Number: EFT \$100
 Company Tracking Number: R20053
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Auto
 Project Name/Number: Annual EGR Filing/R20053

Supporting Document Schedules

Review Status:
Bypassed -Name: A-1 Private Passenger Auto
 Abstract
 Filed 08/05/2008
Bypass Reason: Not applicable
Comments:

Review Status:
Bypassed -Name: APCS-Auto Premium Comparison
 Survey
 Filed 08/05/2008
Bypass Reason: Not applicable
Comments:

Review Status:
Bypassed -Name: NAIC loss cost data entry document
 Filed 08/05/2008
Bypass Reason: Not applicable
Comments:

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document
 for OTHER than Workers' Comp
 Filed 08/05/2008
Bypass Reason: Not applicable
Comments:

Review Status:
Satisfied -Name: Uniform Transmittal Document-
 Property & Casualty
 Filed 08/05/2008
Comments:
Attachments:
 AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF
 AR - NAIC RATE RULE FILING SCHEDULE.PDF

Review Status:

SERFF Tracking Number: ALSX-125754004 State: Arkansas
Filing Company: Encompass Indemnity Company State Tracking Number: EFT \$100
Company Tracking Number: R20053
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: Annual EGR Filing/R20053
Satisfied -Name: R20053 Filing Memo Filed 08/05/2008
Comments:
Attachment:
R20053 Filing Memo.PDF

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Allstate	008

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Encompass Indemnity Company	IL	15130	59-2366357	

5. Company Tracking Number	R20053
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Carrie M. Deppe 2775 Sanders Road, Suite A5 Northbrook IL 60062	Assistant State Filings Manager	800-366-2958 Ext. 22774	847-402-9757	cdepp@allstate.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Carrie M. Deppe

Filing Information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	19.0 Personal Auto
10.	Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Private Passenger Auto
13.	Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 09/22/2008 Renewal: 09/22/2008
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	Not applicable
17.	Reference Organization # & Title	Not applicable
18.	Company's Date of Filing	July 30, 2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	R20053
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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This is our annual Experience Group Rating (EGR) update filing. We are filing new 2009 EGR factor pages, as well as updates to the 2007-2008 EGR factor pages. We are also filing an update to the Liability Rating Modifier pages.

New Business: September 22, 2008
 Renewal Business: September 22, 2008

22.	<p>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]</p> <p>Check #: Not applicable. Fee sent via EFT. Amount: \$100.00</p> <p>Rate filing. There is no retaliatory filing fee for this type of filing.</p> <p style="text-align: center;">Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>
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***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PROPERTY & CASUALTY 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 #	R20053
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	Not applicable
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)
Encompass Indemnity Company	0	0	0	4771	3245936	0	0

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)

5. 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	08/13/2007
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	R20053	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	R20053	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	AR-PC-07-025226
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

2009 Experience Group Rating Update Filing - Encompass

We are filing our 2009 Experience Group Rating (EGR) update for model year 2009, along with the corresponding 2009 EGR factors. We completed the update to our EGR program with data from model years 2004-2007, evaluated as of December 31, 2007 and developed the factors that will apply only to model year 2009 vehicles. We are filing as early as possible in order to have our factors in effect before most of the vehicles are on the streets.

We are also filing updated 2007-2008 EGR factor pages. These pages have changed because we have removed vehicles that were not made in 2007-2008 and we have added a few vehicles that were not included on the original 2007-2008 EGR factor pages. We have corrected the factors for the 2008 BMW 550 Series as they were incorrect on the previous version of the pages. The factors for the other vehicles have not changed.

We are also filing revised liability factor modifier pages to reflect the addition of new vehicles.