Filing at a Glance

Company: Nationwide Mutual Insurance Company.

Product Name: Private Passenger Personal Auto	SERFF Tr Num: NWPC-125764026	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT $25
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: 08A-6257AR-JGD	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: L Filings	Disposition Date: 08/26/2008
	Date Submitted: 08/25/2008	Disposition Status: Filed
Effective Date Requested (New): 12/21/2008		Effective Date (New): 12/21/2008
Effective Date Requested (Renewal): 12/21/2008		Effective Date (Renewal):

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Authorized
Project Number: 08A-6257AR-JGD	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08/26/2008	
State Status Changed: 08/26/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

With this filing we are implementing an Associate Discount, for private passenger automobiles written in the Nationwide Mutual Insurance Company, effective December 21, 2008, for new and renewal business.

The Associate Discount will be an additional benefit for being a Nationwide associate. Similar to many other insurance companies in the market, we are introducing a 10% discount that will be applicable to all active and retired associates of Nationwide Mutual Insurance Company and its subsidiaries and affiliates.

We have attached a marked-up manual, including rate calculation charts, reflecting the addition of this discount. We will send the final manual when it is available.

Company and Contact

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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

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Fee Amount:	$25.00
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Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Mutual Insurance Company.	$25.00	08/25/2008	22106801

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/26/2008	08/26/2008

Disposition

Disposition Date: 08/26/2008

Effective Date (New): 12/21/2008

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Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*NWPC-125764026*	*State:*	*Arkansas*
Filing Company:	*Nationwide Mutual Insurance Company.*	*State Tracking Number:*	*EFT $25*
Company Tracking Number:	*08A-6257AR-JGD*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Personal Auto*		
Project Name/Number:	*/08A-6257AR-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
Rate	Final Manual Part 1 and 2	Filed	Yes
Rate	Marked-Up Manual Pages	Filed	Yes

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	Final Manual Part 1 and 2	Pages: 1,13,67-75, 85-86, 95-106, and 665	Replacement	NWPC - 125577595	AR NMIC 12_21_2008 Manual Part I.pdf AR NMIC 12_21_2008 Manual Part II.pdf
Filed	Marked-Up Manual Pages	pages 1 and 9	Replacement	NWPC - 125577595	AR NMIC 12-20-08 Marked-Up.pdf

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – December 21, 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

NATIONWIDE ASSOCIATE DISCOUNT**
Eff. 12-21-08

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced.

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.

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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.

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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 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.

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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						
Nationwide Associate Discount Percent	X	X	X	X	X	X	X	X	X	X			X	X	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				

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	AD	BI	COLL	COMP	EEC	EMDCL	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Rate Symbol Plus Factor			X	X							X				
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: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Percent	RX03TM62
5.	Base Rate = Base Rate	
6.	Result = Base Rate * Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Percent (ten cents rounded)	
8.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA BI Coverage Premium **
RX03PPABI1479
Effective Date: DEC-21-2008

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 Nationwide Associate Discount Percent	RX03TM62
12.	Determine BI Matrix Factor	RX03TM12
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.	Determine Coverage Expense Fee	RX03TF78
18.	Result = Base Rate * Preferred Discount (ten cents rounded)	
19.	* Nationwide Associate Discount Percent (ten cents rounded)	

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

CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium **
RX03PPACBR1480
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Percent (ten cents rounded)	

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CALCULATION PPA COLL Coverage Premium **
RX03PPACOLL1481
Effective Date: DEC-21-2008

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 Nationwide Associate Discount Percent	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE99
11.	Determine COLL Matrix Factor	RX03TM13
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.	Calculate Rate Symbol Factor	RX03PPACOLL3575
19.	Result = Base Rate * Preferred Discount (ten cents rounded)	
20.	* Nationwide Associate Discount Percent (ten cents rounded)	
21.	* Rate Symbol Factor (ten cents rounded)	
22.	* Vehicle Model Year Factor (ten cents rounded)	
23.	* New Vehicle Discount Factor (ten cents rounded)	
24.	* Limit/Deductible Factor (ten cents rounded)	
25.	* OEM Endorsement Factor (ten cents rounded)	
26.	* Vehicle Use Factor (ten cents rounded)	
27.	* Average Driver Factor (ten cents rounded)	
28.	* Prior Insurance Surcharge Factor (ten cents rounded)	
29.	* COLL Matrix Factor (ten cents rounded)	
30.	* Advance Quote Discount Factor (ten cents rounded)	
31.	* Terms with Prior Carrier Factor (ten cents rounded)	
32.	* Home and Car Discount Factor (ten cents rounded)	
33.	* Auto Financial Discount Factor (ten cents rounded)	
34.	Calculate Customized Vehicle COLL Factor	RX03PPACOLL13970
35.	+ Result 2 (ten cents rounded)	
36.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA COMP Coverage Premium **
RX03PPACOMP1482

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Effective Date: DEC-21-2008

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 Nationwide Associate Discount Percent	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE98
11.	Determine COMP Matrix Factor	RX03TM14
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.	Calculate Rate Symbol Factor	RX03PPACOMP3324
19.	Result = Base Rate * Preferred Discount (ten cents rounded)	
20.	* Nationwide Associate Discount Percent (ten cents rounded)	
21.	* Rate Symbol Factor (ten cents rounded)	
22.	* Vehicle Model Year Factor (ten cents rounded)	
23.	* New Vehicle Discount Factor (ten cents rounded)	
24.	* Limit/Deductible Factor (ten cents rounded)	
25.	* OEM Endorsement Factor (ten cents rounded)	
26.	* Vehicle Use Factor (ten cents rounded)	
27.	* Average Driver Factor (ten cents rounded)	
28.	* Prior Insurance Surcharge Factor (ten cents rounded)	
29.	* COMP Matrix Factor (ten cents rounded)	
30.	* Advance Quote Discount Factor (ten cents rounded)	
31.	* Terms with Prior Carrier Factor (ten cents rounded)	
32.	* Home and Car Discount Factor (ten cents rounded)	
33.	* Auto Financial Discount Factor (ten cents rounded)	
34.	Calculate Customized Vehicle COMP Factor	RX03PPACOMP13971
35.	+ Result 2 (ten cents rounded)	
36.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA EXMDCL Coverage Premium **
RX03PPAEXMDCL1483
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Percent (ten cents rounded)	

CALCULATION PPA LOI Coverage Premium **
RX03PPALOI1484
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Percent	RX03TM62
5.	Result = Base Rate * Preferred Discount (ten cents rounded)	
6.	* Nationwide Associate Discount Percent (ten cents rounded)	
7.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA LOU Coverage Premium **
RX03PPALOU1485
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Percent (ten cents rounded)	

CALCULATION PPA MDCL Coverage Premium **
RX03PPAMDCL1486
Effective Date: DEC-21-2008

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

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Step	Description	Chart Name
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Percent	RX03TM62
11.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
12.	Determine MP Matrix Factor	RX03TM15
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
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 * Preferred Discount (ten cents rounded)	
20.	* Nationwide Associate Discount Percent (ten cents rounded)	
21.	* Rate Symbol Factor (ten cents rounded)	
22.	* Vehicle Model Year Factor (ten cents rounded)	
23.	* New Vehicle Discount Factor (ten cents rounded)	
24.	* Limit/Deductible Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Prior Insurance Surcharge Factor (ten cents rounded)	
28.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
29.	* MP Matrix Factor (ten cents rounded)	
30.	* Advance Quote Discount Factor (ten cents rounded)	
31.	* Terms with Prior Carrier Factor (ten cents rounded)	
32.	* Home and Car Discount Factor (ten cents rounded)	
33.	* Auto Financial Discount Factor (ten cents rounded)	
34.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA PD Coverage Premium **
RX03PPAPD1488
Effective Date: DEC-21-2008

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 Nationwide Associate Discount Percent	RX03TM62
11.	Determine Policy Expense Fee	RX03TF73
12.	Determine PD Matrix Factor	RX03TM16
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
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 * Preferred Discount (ten cents rounded)	
20.	* Nationwide Associate Discount Percent (ten cents rounded)	
21.	* Rate Symbol Factor (ten cents rounded)	
22.	* Vehicle Model Year Factor (ten cents rounded)	
23.	* New Vehicle Discount Factor (ten cents rounded)	
24.	* Limit/Deductible Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Prior Insurance Surcharge Factor (ten cents rounded)	
28.	Calculate Policy Use of Other Auto Govt Amt	RX03PPAPD3325
29.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
30.	* PD Matrix Factor (ten cents rounded)	
31.	* Advance Quote Discount Factor (ten cents rounded)	
32.	* Terms with Prior Carrier Factor (ten cents rounded)	
33.	* Home and Car Discount Factor (ten cents rounded)	
34.	* Auto Financial Discount Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	

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

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Step	Description	Chart Name
1.	Determine Base Rate	RX03TA51
2.	Determine Preferred Discount	RX03TM22
3.	Result = Base Rate * Preferred Discount (ten cents rounded)	

CALCULATION PPA UIMBI Coverage Premium **
RX03PPAUIMBI1490
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Percent	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Percent (ten cents rounded)	

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CALCULATION PPA UMBI Coverage Premium **
RX03PPAUMBI1491
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Percent	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Percent (ten cents rounded)	

CALCULATION PPA UMPD Coverage Premium **
RX03PPAUMPD1492
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Percent	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Percent (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

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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	
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	

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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	

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	

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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	

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	PE	PLCY
Auto Financial Discount Factor	X	X		
Base Rate	X	X	X	
Home and Car Discount Factor	X	X		X
Long Term Policyholder Discount Factor	X	X		
Nationwide Associate Discount Percent	X	X	X	
Rate Symbol Factor	X	X		

CALCULATION SV COLL Coverage Premium **
RX03SUPLCOLL1566
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA20
2.	Determine Rate Symbol Factor	RX03TB06
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Determine Long Term Policyholder Discount Factor	RX03TI33
5.	Determine Home and Car Discount Factor	RX03TI35
6.	Determine Auto Financial Discount Factor	RX03TI83
7.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Percent (ten cents rounded)	
9.	If Full Term Policy Months = Annual	
10.	* 02 (ten cents rounded)	
11.	End - If	
12.	* Long Term Policyholder Discount Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV COMP Coverage Premium **
RX03SUPLCOMP1567
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA19
2.	Determine Rate Symbol Factor	RX03TB05
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Determine Long Term Policyholder Discount Factor	RX03TI33
5.	Determine Home and Car Discount Factor	RX03TI35
6.	Determine Auto Financial Discount Factor	RX03TI83
7.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Percent (ten cents rounded)	
9.	If Full Term Policy Months = Annual	

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Step	Description	Chart Name
10.	* 02 (ten cents rounded)	
11.	End - If	
12.	* Long Term Policyholder Discount Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV PE Coverage Premium **
RX03SUPLPE1568
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61
2.	Determine Nationwide Associate Discount Percent	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Percent (ten cents rounded)	

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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

	AD	BI	EXMDCL	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X	X	X	X	X
Coverage Premium				X			X	X	X
Limit/Deductible Factor		X			X	X			
Nationwide Associate Discount Percent	X	X	X	X	X	X	X	X	X

CALCULATION NNO AD Coverage Premium **
RX03NNOAD1541
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Nationwide Associate Discount Percent	RX03TM62
3.	Base Rate = Base Rate	
4.	Result = Base Rate * Nationwide Associate Discount Percent (ten cents rounded)	

CALCULATION NNO BI Coverage Premium **
RX03NNOBI1542
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Percent (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO EXMDCL Coverage Premium **
RX03NNOEXMDCL1544
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Nationwide Associate Discount Percent	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Percent (ten cents rounded)	

CALCULATION NNO LOI Coverage Premium **
RX03NNOLOI1545
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Nationwide Associate Discount Percent	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Percent (ten cents rounded)	

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CALCULATION NNO MDCL Coverage Premium **
RX03NNOMDCL1546
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Limit/Deductible Factor	RX03TD13
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Percent (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO PD Coverage Premium **
RX03NNOPD1549
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Percent (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO UIMBI Coverage Premium **
RX03NNOUIMBI1550
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Nationwide Associate Discount Percent	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Percent (ten cents rounded)	

CALCULATION NNO UMBI Coverage Premium **
RX03NNOUMBI1551
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Nationwide Associate Discount Percent	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Percent (ten cents rounded)	

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CALCULATION NNO UMPD Coverage Premium **
RX03NNOUMPD1552
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Nationwide Associate Discount Percent	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Percent (ten cents rounded)	

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ANTIQUE and CLASSICS AC
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	EMDL	LOI	LOU	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	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					
Nationwide Associate Discount Percent	X	X	X	X	X	X	X	X	X	X		X	X	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
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Percent (ten cents rounded)	

CALCULATION AC BI Coverage Premium **
RX03ANTQBI1464
Effective Date: DEC-21-2008

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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.	* Nationwide Associate Discount Percent (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 Base Rate	RX03TA03
11.	Determine Limit/Deductible Factor	RX03TD03
12.	Determine Nationwide Associate Discount Percent	RX03TM62
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine BI Matrix Factor	RX03TM12
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Coverage Expense Fee	RX03TF78
21.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
22.	* Nationwide Associate Discount Percent (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.	* BI Matrix Factor (ten cents rounded)	
27.	* Advance Quote Discount Factor (ten cents rounded)	
28.	* Terms with Prior Carrier Factor (ten cents rounded)	
29.	* Home and Car Discount Factor (ten cents rounded)	
30.	* Auto Financial Discount Factor (ten cents rounded)	
31.	+ Coverage Expense Fee (ten cents rounded)	
32.	End - If	

CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium **
RX03ANTQCBR1465
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Nationwide Associate Discount Percent	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Percent (ten cents rounded)	

CALCULATION AC COLL Coverage Premium **

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RX03ANTQCOLL1466
Effective Date: DEC-21-2008

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.	* Nationwide Associate Discount Percent (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Long Term Policyholder Discount Factor (ten cents rounded)	
8.	* Home and Car Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Limit/Deductible Factor	RX03TD07
11.	Determine Nationwide Associate Discount Percent	RX03TM62
12.	Determine Vehicle Use Factor	RX03TE54
13.	Determine Prior Insurance Surcharge Factor	RX03TE20
14.	Determine COLL Matrix Factor	RX03TM13
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.	Result = Stated Amount / 100	
20.	* Limit/Deductible Factor (ten cents rounded)	
21.	* Nationwide Associate Discount Percent (ten cents rounded)	
22.	* Vehicle Use Factor (ten cents rounded)	
23.	* Average Driver Factor (ten cents rounded)	
24.	* Prior Insurance Surcharge Factor (ten cents rounded)	
25.	* COLL Matrix Factor (ten cents rounded)	
26.	* Advance Quote Discount Factor (ten cents rounded)	
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.	End - If	

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CALCULATION AC COMP Coverage Premium **
RX03ANTQCOMP1467
Effective Date: DEC-21-2008

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.	* Nationwide Associate Discount Percent (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Long Term Policyholder Discount Factor (ten cents rounded)	
8.	* Home and Car Discount Factor (ten cents rounded)	
9.	* Auto Financial Discount Factor (ten cents rounded)	
10.	Else	
11.	Determine Limit/Deductible Factor	RX03TD06
12.	Determine Nationwide Associate Discount Percent	RX03TM62
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine COMP Matrix Factor	RX03TM14
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Result = Stated Amount / 100	
21.	* Limit/Deductible Factor (ten cents rounded)	
22.	* Nationwide Associate Discount Percent (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.	* COMP Matrix Factor (ten cents rounded)	
27.	* Advance Quote Discount Factor (ten cents rounded)	
28.	* Terms with Prior Carrier Factor (ten cents rounded)	
29.	* Home and Car Discount Factor (ten cents rounded)	
30.	* Auto Financial Discount Factor (ten cents rounded)	
31.	End - If	

CALCULATION AC EXMDCL Coverage Premium **
RX03ANTQEXMDCL1468
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Nationwide Associate Discount Percent	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Percent (ten cents rounded)	

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CALCULATION AC LOI Coverage Premium **
RX03ANTQLOI1469
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Percent (ten cents rounded)	

CALCULATION AC LOU Coverage Premium **
RX03ANTQLOU1470
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Nationwide Associate Discount Percent	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Percent (ten cents rounded)	

CALCULATION AC MDCL Coverage Premium **
RX03ANTQMDCL1471
Effective Date: DEC-21-2008

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.	* Nationwide Associate Discount Percent (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 Base Rate	RX03TA30
11.	Determine Nationwide Associate Discount Percent	RX03TM62
12.	Determine Limit/Deductible Factor	RX03TD13
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
16.	Determine MP Matrix Factor	RX03TM15
17.	Determine Advance Quote Discount Factor	RX03TM20
18.	Determine Terms with Prior Carrier Factor	RX03TF91
19.	Determine Home and Car Discount Factor	RX03TI35
20.	Determine Auto Financial Discount Factor	RX03TI83
21.	Determine Coverage Expense Fee	RX03TF78

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Step	Description	Chart Name
22.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
23.	* Nationwide Associate Discount Percent (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.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
28.	* MP 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)	
34.	End - If	

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CALCULATION AC PD Coverage Premium **
RX03ANTQPD1472
Effective Date: DEC-21-2008

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.	* Nationwide Associate Discount Percent (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 Base Rate	RX03TA04
11.	Determine Limit/Deductible Factor	RX03TD04
12.	Determine Nationwide Associate Discount Percent	RX03TM62
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine PD Matrix Factor	RX03TM16
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Coverage Expense Fee	RX03TF78
21.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
22.	* Nationwide Associate Discount Percent (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.	* PD Matrix Factor (ten cents rounded)	
27.	* Advance Quote Discount Factor (ten cents rounded)	
28.	* Terms with Prior Carrier Factor (ten cents rounded)	
29.	* Home and Car Discount Factor (ten cents rounded)	
30.	* Auto Financial Discount Factor (ten cents rounded)	
31.	+ Coverage Expense Fee (ten cents rounded)	
32.	End - If	

CALCULATION AC TL Coverage Premium
RX03ANTQTL1473
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA51

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CALCULATION AC UIMBI Coverage Premium **
RX03ANTQUIMBI1474
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Percent (ten cents rounded)	

CALCULATION AC UMBI Coverage Premium **
RX03ANTQUMBI1475
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Percent (ten cents rounded)	

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CALCULATION AC UMPD Coverage Premium **
RX03ANTQUMPD1476
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Percent	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Percent (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
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

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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
	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

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	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.

RX03TA08: UMPD Base Rate

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

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Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
	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
	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

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	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 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

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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
	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

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	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
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

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Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
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
	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

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	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		

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

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
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

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

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Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
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: JUN-19-2003

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
	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				

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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
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,

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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
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

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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
	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			

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
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, 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

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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
	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

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	29	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
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

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
<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
>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

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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
<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

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>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
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

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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
>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

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>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
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

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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

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.

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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
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

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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

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

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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

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

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Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
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
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

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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

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

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
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 - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
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.	1.00	COLL	No Previous Ins. Surcharge - 1st Pol. Anniv.	1.20

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
	Anniv. - No Prior Ins. Over 30 Days (1)			- No Prior Ins. Over 30 Days (2)	
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 Prior Ins. Over 30 Days (1)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
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

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor

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			

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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
		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
	52			0.89
	53			0.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	99			1.36
MALE-MD	16	Applies		2.65

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	53			0.93
	54			0.91

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
FEM-UNMARRIED	16	Applies	Principal	2.78
	17	Applies	Principal	2.78

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	54			0.86
	55			0.86

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	17	Applies	Occasional	2.10
	18	Applies	Occasional	2.10

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	37			1.03
	38			1.03

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	84			1.60
	85			1.60

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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".

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	

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Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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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
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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
	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

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	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
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

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Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
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
	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

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Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
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
	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

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Sub-chart	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	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

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

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Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.08	Not OEM Endorsment (500)	1.00		

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
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

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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
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

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Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
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
	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			

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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
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

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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
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, not Remove (at renewal), not Yes		Automobile		1.00
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	Antique(11), Classic(09)	Not Restricted	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		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 Mobile Home, not Tenent	Motorhome(06), Trailer(04)		1.00
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

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Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
		>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
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

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Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.50	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

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		

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		

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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
	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

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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	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
	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 ,	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
			Homeowner , Market Value)			
	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 , Homeowner , Market Value)	Does Not Apply	1-2	0.79
	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

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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	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
	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

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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	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
	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

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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	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
	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

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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	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
	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 ,	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	BI Matrix Factor
			Homeowner , Market Value)			
	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 , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	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

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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	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
	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

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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	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
	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

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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	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
	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

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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	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
	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 ,	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
			Homeowner , Market Value)			
	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 , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	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

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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 , 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 , 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 ,	Applies	501-506	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			
	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 , Homeowner , Market Value	Applies	501-506	0.50
	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

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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	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
	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 ,	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			
	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 , Homeowner , Market Value	Does Not Apply	501-506	0.71
	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

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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	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
	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	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)			
	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 Blanket , Homeowner , Market Value)	Applies	501-506	0.66
	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 ,	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			
	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 , Homeowner , Market Value	Applies	7-10, 507-510	0.48
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(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	BI Matrix Factor
	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
	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 ,	Does Not Apply	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	BI Matrix Factor
			Homeowner , Market Value			
	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 , 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	0.53
	60-69	Future (add at renewal), No		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	BI Matrix Factor
	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
	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	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	BI 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	0.71
	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 Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.66
	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 ,	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			
	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 , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	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	BI Matrix Factor
	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
	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 ,	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	BI Matrix Factor
			Homeowner , Market Value			
	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 , 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	0.50
	30-39	Future (add at renewal), No		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	BI Matrix Factor
	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
	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	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)			
	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 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	0.71
	70-79	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			
	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 , Homeowner , Market Value	Applies	11-999	0.55
	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

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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		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
	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 ,	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			
	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 , Homeowner , Market Value	Does Not Apply	11-999	0.71
	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

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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	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
	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	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	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.67
	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 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	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	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	BI Matrix Factor
			Homeowner , Market Value			
	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 , Homeowner , Market Value	Applies	1-2	0.54
	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

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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	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
	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 ,	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			
	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 , Homeowner , Market Value	Does Not Apply	1-2	0.74
	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

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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	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
	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	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	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	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 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	0.65
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	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
			Homeowner , Market Value			
	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 , Homeowner , Market Value	Applies	3-6	0.47
	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

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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	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
	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 ,	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
			Homeowner , Market Value			
	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 , Homeowner , Market Value	Does Not Apply	3-6	0.74
	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

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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	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
	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	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	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	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 Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	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 ,	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
			Homeowner , Market Value			
	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
	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 ,	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	BI Matrix Factor
			Homeowner , Market Value)			
	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 , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	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

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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	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
	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

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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		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
	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

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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)	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
	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

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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	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
	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 ,	Does Not Apply	501-506	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
			Homeowner , Market Value)			
	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 , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.75
	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

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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	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
	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

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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		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
	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

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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)	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
	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

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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	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
	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 ,	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)			
	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 , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	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

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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	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
	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

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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		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
	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

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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)	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
	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

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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	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
	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 ,	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	BI Matrix Factor
			Homeowner , Market Value)			
	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 , 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

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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	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
	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

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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		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
	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

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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)	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
	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

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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	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
	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 ,	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	BI Matrix Factor
			Homeowner , Market Value)			
	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 , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	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

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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	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
	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

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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		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
	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

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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)	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
	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

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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	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
	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 ,	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
			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	0.69
	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 , Homeowner , Market Value)	Does Not Apply	3-6	0.79
	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

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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	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
	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

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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		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
	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

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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)	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
	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

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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	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
	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 ,	Does Not Apply	3-6	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
			Homeowner , Market Value)			
	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
	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 ,	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
			Homeowner , Market Value)			
	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 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	0.71
	20-29	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			
	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 , Homeowner , Market Value	Applies	501-506	0.58
	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

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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		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
	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 ,	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
			Homeowner , Market Value			
	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 , 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	0.91

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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
	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
	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	Applies	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
			Blanket , Homeowner , Market Value)			
	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 Blanket , Homeowner , Market Value)	Applies	501-506	0.77
	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 ,	Applies	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	BI Matrix Factor
			Homeowner , Market Value			
	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 , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	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
	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
	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 ,	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			
	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 , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	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

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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)	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
	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	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	BI 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	0.77
	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 Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.71
	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 ,	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	BI Matrix Factor
			Homeowner , Market Value			
	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 , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	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

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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		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
	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	0.69

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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
			Homeowner , Market Value			
	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 , Homeowner , Market Value	Does Not Apply	11-999	0.71
	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

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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)	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
	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	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	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	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 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 ,	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	BI Matrix Factor
			Homeowner , Market Value			
	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 , Homeowner , Market Value	Applies	11-999	0.65
	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

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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		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
	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 ,	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
			Homeowner , Market Value			
	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
	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	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)			
	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 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 ,	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	COLL Matrix Factor
			Homeowner , Market Value			
	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 , 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

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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	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
	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 ,	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			
	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 , 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

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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	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
	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	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)			
	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 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 ,	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			
	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 , 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

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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	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
	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 ,	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			
	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 , 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

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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	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
	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	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)			
	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 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 ,	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			
	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 , 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

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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	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 , 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

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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	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
	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

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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		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
	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

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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	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
	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

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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	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
	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 ,	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
			Homeowner , Market Value)			
	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 , 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

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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	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
	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

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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	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
	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

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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	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
	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

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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	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
	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 ,	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)			
	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 , 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

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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	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
	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

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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	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
	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

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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)	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
	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

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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	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
	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 ,	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
			Homeowner , Market Value)			
	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 , 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

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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	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
	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

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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	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
	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

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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)	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
	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

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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	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
	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 ,	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)			
	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 , 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

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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	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
	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

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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		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
	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

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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)	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
	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

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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	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
	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 ,	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	COLL Matrix Factor
			Homeowner , Market Value)			
	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 , 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

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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	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
	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

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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		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
	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

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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	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
	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

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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	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
	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 ,	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
			Homeowner , Market Value)			
	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 , 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

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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	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 , 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 ,	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			
	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 , 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

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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	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
	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 ,	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
			Homeowner , Market Value			
	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 , 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

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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	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
	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	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)			
	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 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 ,	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
			Homeowner , Market Value			
	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 , 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

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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		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
	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 ,	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			
	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 , 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

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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)	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
	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	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)			
	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 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 ,	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			
	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 , 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

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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		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
	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 ,	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			
	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 , 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

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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)	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
	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	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)			
	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 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 ,	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	COLL Matrix Factor
			Homeowner , Market Value			
	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 , 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

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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	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
	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 ,	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	COLL Matrix Factor
			Homeowner , Market Value			
	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 , 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

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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	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
	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	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)			
	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 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 ,	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			
	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 , 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

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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	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
	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 ,	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
			Homeowner , Market Value			
	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 , 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

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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	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
	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	Applies	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	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	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 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 ,	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			
	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 , 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

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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	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
	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 ,	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			
	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 , 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

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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	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
	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	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)			
	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 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 ,	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	COLL Matrix Factor
			Homeowner , Market Value			
	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
	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 ,	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)			
	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 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

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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	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 , 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

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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		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 , 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

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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)	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
	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

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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	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 , 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 ,	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	COLL Matrix Factor
			Homeowner , Market Value)			
	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
	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

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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	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 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

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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		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 , 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

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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)	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
	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

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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	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 , 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 ,	Does Not Apply	7-10, 507-510	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
			Homeowner , Market Value)			
	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
	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

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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	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 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

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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		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 , 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

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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)	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
	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

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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	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 , 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 ,	Does Not Apply	11-999	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
			Homeowner , Market Value)			
	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
	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

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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	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 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

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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		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 , 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

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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)	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)
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	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	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	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 Blanket ,	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
			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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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	COMP 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

RX03TM15: MDCL MP 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	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 , Homeowner , Market Value	Applies	1-2	0.48
	20-29	Future (add at renewal), No		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	MP Matrix Factor
	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
	40-49	Future (add at renewal), No		Applies	1-2	0.62
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	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
			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	0.78
	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 , Homeowner , Market Value	Does Not Apply	1-2	0.70
	60-69	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			
	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
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	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	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 Blanket , Homeowner , Market Value)	Applies	1-2	0.65
	95-100	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			
	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 , Homeowner , Market Value	Applies	1-2	0.55
	999	Future (add at renewal), No		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	MP Matrix Factor
	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
	10-19	Future (add at renewal), No		Applies	3-6	0.56
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	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	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.60
	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 , Homeowner , Market Value	Does Not Apply	3-6	0.63
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	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
			Homeowner , Market Value			
	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
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	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	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 Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.70

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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			
	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 , Homeowner , Market Value	Applies	3-6	0.55
	95-100	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	MP Matrix Factor
	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
	998	Future (add at renewal), No		Applies	3-6	0.65
	998	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	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	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
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	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	MP Matrix Factor
	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
	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 ,	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
			Homeowner , Market Value)			
	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
	50-59	Remove (at renewal), Yes	Not(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	MP 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	0.80
	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
	70-79	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
	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 , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	90-94	Future (add at renewal), No		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
	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
	993	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
	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
	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 ,	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	MP Matrix Factor
			Homeowner , Market Value)			
	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
	20-29	Remove (at renewal), Yes	Not(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	MP Matrix Factor
	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
	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	MP Matrix Factor
	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 , 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

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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)	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
	86-89	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
	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
	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 ,	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
			Homeowner , Market Value)			
	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
	999	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	MP Matrix Factor
	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
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	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
	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 , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	40-49	Future (add at renewal), No		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
	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
	60-69	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
	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
	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 ,	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
			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	0.70
	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
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	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	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
	998	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
	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 , Homeowner , Market Value)	Does Not Apply	1-2	0.74
	10-19	Future (add at renewal), No		Applies	1-2	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
	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
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	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	MP Matrix Factor
	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
	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 ,	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	MP Matrix Factor
			Homeowner , Market Value)			
	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
	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	MP 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	0.54
	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
	90-94	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	MP Matrix Factor
	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 , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	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	MP 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	0.86
	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
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	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
	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
	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 ,	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	MP Matrix Factor
			Homeowner , Market Value)			
	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
	50-59	Remove (at renewal), Yes	Not(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	MP Matrix Factor
	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
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	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
	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 , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	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	MP 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	0.54
	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
	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	MP Matrix Factor
	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 , Market Value , Farm	Applies	3-6	0.60
	5-9	Future (add at renewal), No		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	MP Matrix Factor
	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
	20-29	Future (add at renewal), No		Applies	501-506	0.53
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden	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	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	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 , Homeowner , Market Value	Does Not Apply	501-506	0.69
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	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	MP Matrix Factor
			Homeowner , Market Value			
	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
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	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	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 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	MP Matrix Factor
			Homeowner , Market Value			
	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 , Homeowner , Market Value	Applies	501-506	0.54
	993	Future (add at renewal), No		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
	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
	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	MP 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	0.74
	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 , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.64
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	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	MP Matrix Factor
			Homeowner , Market Value			
	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
	40-49	Remove (at renewal), Yes	Not(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	MP Matrix Factor
	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 Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.60
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	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
			Homeowner , Market Value			
	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 , 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

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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	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
	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	MP 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	0.54
	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 , 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	MP Matrix Factor
			Homeowner , Market Value			
	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
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	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	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 Blanket , Homeowner , Market Value)	Applies	11-999	0.53
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	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	MP Matrix Factor
			Homeowner , Market Value			
	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 , Homeowner , Market Value	Applies	11-999	0.53
	60-69	Future (add at renewal), No		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	MP Matrix Factor
	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
	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	MP 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	0.54
	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 , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	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	MP Matrix Factor
			Homeowner , Market Value			
	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
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	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	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 Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	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	MP Matrix Factor
			Homeowner , Market Value			
	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 , Homeowner , Market Value	Applies	1-2	0.58
	30-39	Future (add at renewal), No		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
	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
	50-59	Future (add at renewal), No		Applies	1-2	0.65
	50-59	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)			
	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 , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	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	MP Matrix Factor
			Homeowner , Market Value			
	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
	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	MP Matrix Factor
	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 Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	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	MP Matrix Factor
			Homeowner , Market Value			
	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 , Homeowner , Market Value	Applies	1-2	0.69
	5-9	Future (add at renewal), No		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	MP Matrix Factor
	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
	20-29	Future (add at renewal), No		Applies	3-6	0.63
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden	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	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	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 , Homeowner , Market Value	Does Not Apply	3-6	0.70
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	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			
	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
	70-79	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
	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 Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	86-89	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	MP 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	0.70
	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 , Homeowner , Market Value	Applies	3-6	0.64
	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	MP 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	0.70
	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
	999	Future (add at renewal), No		Applies	3-6	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	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	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value , Farm	Does Not Apply	3-6	0.84
	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
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	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	MP Matrix Factor
	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
	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 ,	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	MP Matrix Factor
			Homeowner , Market Value)			
	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
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	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	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
	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	MP Matrix Factor
	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 , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	95-100	Future (add at renewal), No		Applies	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
	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
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	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
	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
	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 ,	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)			
	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
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	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	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
	50-59	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	MP Matrix Factor
	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 , 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

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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	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
	90-94	Remove (at renewal), Yes	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	MP Matrix Factor
	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
	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	MP Matrix Factor
			Homeowner , Market Value)			
	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
	5-9	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	MP Matrix Factor
	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
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	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
	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 , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	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
	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
	70-79	Remove (at renewal), Yes	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	MP Matrix Factor
	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
	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	MP Matrix Factor
			Homeowner , Market Value)			
	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
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	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	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
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.69

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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 , 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	1.02
	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 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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	1.02
	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 , Homeowner , Market Value	Applies	3-6	0.69
	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

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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		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	PD 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	PD 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	PD 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	PD 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	PD 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	1.02
	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	0.76
	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	PD 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	1.02
	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
	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	PD 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	PD 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	PD 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	PD 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	PD 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	PD Matrix Factor
	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
	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	PD 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	PD 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	PD 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	PD 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	PD 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	PD 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	1.02
	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
	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	PD Matrix Factor
	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

RX03TM62: PLCY Nationwide Associate Discount Percent **
Effective Date: DEC-21-2008

Nationwide Associate Discount Flag	Nationwide Associate Discount Percent	Nationwide Associate Discount Flag	Nationwide Associate Discount Percent	Nationwide Associate Discount Flag	Nationwide Associate Discount Percent
Yes	0.900	No	1.000		

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ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – December 21, 2008

Deleted: August 1

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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

NATIONWIDE ASSOCIATE DISCOUNT**
Eff. 12-21-08

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced.

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").

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Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto Abstract

Review Status: Filed 08/26/2008

Comments:

Attachment:

A-1 ed 1-06.pdf

Satisfied -Name: APCS-Auto Premium Comparison Survey

Review Status: Filed 08/26/2008

Comments:

Attachment:

PPA Survey Form APCS_08_01_2008.pdf

Satisfied -Name: NAIC loss cost data entry document

Review Status: Filed 08/26/2008

Comments:

Attachment:

Loss_cost_data_entry_form.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Review Status: Filed 08/26/2008

Bypass Reason: Not Applicable.

Comments:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Review Status: Filed 08/26/2008

Comments:

Attachments:

RateRule Filing ScheduleF779AR.pdf

F588AR_12_21_08.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 [ ] No [X]
   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%
	Associate Discount	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 ☒ 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-6257AR-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		0.0%					
Property Damage		0.0%					
Medical Benefits/Excess Medical		0.0%					
Comprehensive		0.0%					
Collision		0.0%					
UM/UIM – Bodily Injury		0.0%					
UM/UIM – Property Damage		0.0%					
Loss of Use		0.0%					
Towing and Labor		0.0%					
TOTAL OVERALL EFFECT		**0.0%**					

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	**12.2%**
C. Taxes, License & Fees	**3.0%**
D. Underwriting Profit & Contingencies	**6.0%**
E. Other (explain)	**-0.5% Underwriting Expense Offsets**
F. TOTAL	**32.3%**

8. **_N/A_____**Apply Lost Cost Factors to Future filings? (Y or N)

9. **_____**Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. **_____**Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

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-6257AR-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	0.0%	0.0%	$0	16	$62,875,573	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**	**3.0%**
7.	**Effective Date of last rate revision**	**8/1/08**
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	Nationwide Associate Discount added. - Page #9	☐ New ☒ Replacement ☐ Withdrawn	
02		☐ New ☐ Replacement ☐ Withdrawn	
03		☐ New ☐ Replacement ☐ Withdrawn	

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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-6257AR-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: 12/21/2008 Renewal: 12/21/2008
15.	**Reference Filing?**	☐ Yes ☒ No
16.	**Reference Organization** (if applicable)	
17.	**Reference Organization # & Title**	
18.	**Company's Date of Filing**	August 22, 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-6257AR-JGD

21.	**Filing Description** [This area should be similar to the body of a cover letter and is free-form text]

FILING MEMORANDUM

ARKANSAS PRIVATE PASSENGER AUTOMOBILE

Nationwide Mutual Insurance Company

With this filing we are implementing an Associate Discount, for private passenger automobiles written in the Nationwide Mutual Insurance Company, effective December 21, 2008, for new and renewal business.

The Associate Discount will be an additional benefit for being a Nationwide associate. Similar to many other insurance companies in the market, we are introducing a 10% discount that will be applicable to all active and retired associates of Nationwide Mutual Insurance Company and its subsidiaries and affiliates.

We have attached a marked-up manual, including rate calculation charts, reflecting the addition of this discount.

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: $25.00

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.)**