

SERFF Tracking Number: FARM-125219642 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-025247
Company Tracking Number: AAR0701-204630, AAR0701-404630
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: AR ESC discount filing/A-06-155d

Filing at a Glance

Companies: Farmers Insurance Company, Inc., Mid-Century Insurance Company

Product Name: A-AR-2007-PA-F

SERFF Tr Num: FARM-125219642 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: AR-PC-07-025247

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Co Tr Num: AAR0701-204630,
AAR0701-404630

State Status:

Filing Type: Rule

Co Status:

Reviewer(s): Alexa Grissom, Betty
Montesi

Authors: Vivian Alarcon, Anahit
Bekarian, Jeanette Campion,
Gayane Rupchian, Mina Villegas,
Chris SalvaCruz

Disposition Date: 09/22/2008

Date Submitted: 06/27/2007

Disposition Status: Filed

Effective Date Requested (New): 11/01/2007

Effective Date (New): 05/01/2008

Effective Date Requested (Renewal): 11/01/2007

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AR ESC discount filing

Status of Filing in Domicile: Pending

Project Number: A-06-155d

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 09/22/2008

State Status Changed: 06/28/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We respectfully submit for filing a revision to our Personal Automobile Program. In this submission, we are proposing an Electronic Stability Control Discount. This discount is effective on 11/01/2007 for both New Business and Renewals.

<i>SERFF Tracking Number:</i>	<i>FARM-125219642</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Company, Inc., ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025247</i>
<i>Company Tracking Number:</i>	<i>AAR0701-204630, AAR0701-404630</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>A-AR-2007-PA-F</i>		
<i>Project Name/Number:</i>	<i>AR ESC discount filing/A-06-155d</i>		

Company and Contact

Filing Contact Information

Feliksa Barran, Manager - Business Implementation 4700 Wilshire Blvd. Los Angeles, CA 90010	Feliksa_Barran@farmersinsurance.com (323) 932-3056 [Phone]
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Filing Company Information

Farmers Insurance Company, Inc. 10850 Lowell Avenue Overland Park, KS 66210-1667 (323) 932-3056 ext. [Phone]	CoCode: 21628 Group Code: 212 Group Name: FEIN Number: 48-0609012 -----	State of Domicile: Kansas Company Type: State ID Number:
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Mid-Century Insurance Company 4680 Wilshire Blvd. Los Angeles, CA 90010 (323) 932-3056 ext. [Phone]	CoCode: 21687 Group Code: 212 Group Name: FEIN Number: 95-6016640 -----	State of Domicile: California Company Type: State ID Number:
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	\$25.00 is the fee amount for each filing company -- FICI & MC -- for a total of \$50.00
Per Company:	No

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 Product Name: A-AR-2007-PA-F
 Project Name/Number: AR ESC discount filing/A-06-155d

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/22/2008	09/22/2008
Filed	Alexa Grissom	06/28/2007	06/28/2007

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Final page 805	Supporting Document	Mina Villegas	09/16/2008	09/16/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to have filing reopened	Note To Reviewer	Mina Villegas	09/11/2008	09/11/2008
Request for change of effective date	Note To Reviewer	Mina Villegas	03/03/2008	03/04/2008
Request to change effective date	Note To Reviewer	Mina Villegas	12/07/2007	12/07/2007
Amendment to filing closed/approved on 06-28-2007	Note To Reviewer	Mina Villegas	08/02/2007	08/09/2007

SERFF Tracking Number: FARM-125219642 State: Arkansas
 First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-025247
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: A-AR-2007-PA-F
 Project Name/Number: AR ESC discount filing/A-06-155d

Disposition

Disposition Date: 09/22/2008

Effective Date (New): 05/01/2008

Effective Date (Renewal):

- Effective Date (New) changed from 11-01-2007 to 01-01-2008 and Effective Date (Renewal) changed from NULL to 01-01-2008 by Grissom, Alexa on 08-14-2007.

- Effective Date (New) changed from 01/01/2008 to 04/01/2008 and Effective Date (Renewal) changed from 01/01/2008 to 04/01/2008 by Grissom, Alexa on 12/17/2007.

- Effective Date (New) changed from 04/01/2008 to 05/01/2008 and Effective Date (Renewal) changed from 04/01/2008 to 05/01/2008 by Grissom, Alexa on 03/04/2008.

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Farmers Insurance Company, Inc.	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%
Mid-Century Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

<i>SERFF Tracking Number:</i>	<i>FARM-125219642</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Company, Inc., ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025247</i>
<i>Company Tracking Number:</i>	<i>AAR0701-204630, AAR0701-404630</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>A-AR-2007-PA-F</i>		
<i>Project Name/Number:</i>	<i>AR ESC discount filing/A-06-155d</i>		

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: FARM-125219642 State: Arkansas
 First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-025247
 Company Tracking Number: AAR0701-204630, AAR0701-404630
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: A-AR-2007-PA-F
 Project Name/Number: AR ESC discount filing/A-06-155d

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	cover memo	Filed	Yes
Supporting Document	Filing exhibits	Filed	Yes
Supporting Document	Final page 805	Filed	Yes

SERFF Tracking Number: FARM-125219642 State: Arkansas
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 Company Tracking Number: AAR0701-204630, AAR0701-404630
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: A-AR-2007-PA-F
 Project Name/Number: AR ESC discount filing/A-06-155d

Disposition

Disposition Date: 06/28/2007
 Effective Date (New): 05/01/2008
 Effective Date (Renewal): 05/01/2008
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Farmers Insurance Company, Inc.	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%
Mid-Century Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 0.000%
 Overall Percentage Rate Impact For This Filing 0.000%
 Effect of Rate Filing-Written Premium Change For This Program \$0
 Effect of Rate Filing - Number of Policyholders Affected 0

SERFF Tracking Number: FARM-125219642 State: Arkansas
 First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-025247
 Company Tracking Number: AAR0701-204630, AAR0701-404630
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: A-AR-2007-PA-F
 Project Name/Number: AR ESC discount filing/A-06-155d

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	cover memo	Filed	Yes
Supporting Document	Filing exhibits	Filed	Yes
Supporting Document	Final page 805	Filed	Yes

SERFF Tracking Number: FARM-125219642 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-025247
Company Tracking Number: AAR0701-204630, AAR0701-404630
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: AR ESC discount filing/A-06-155d

Amendment Letter

Amendment Date:
Submitted Date: 09/16/2008

Comments:

Dear Ms. Grissom:

Thank you for reopening this filing. We respectfully submit for your approval final page 805.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Final page 805

Comment:

Final page 805.pdf

SERFF Tracking Number: FARM-125219642 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-025247
Company Tracking Number: AAR0701-204630, AAR0701-404630
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: AR ESC discount filing/A-06-155d

Note To Reviewer

Created By:

Mina Villegas on 03/03/2008 05:33 PM

Subject:

Request for change of effective date

Comments:

March 3, 2008

Honorable Julie Benafield Bowman

Commissioner of Insurance

Arkansas Insurance Department

1200 West Third Street

Little Rock, Arkansas 72201-1904

Attention: Property and Casualty

SUBJECT: Farmers Insurance Company, Inc.: AAR0701-204630

Mid-Century Insurance Company: AAR0701-404630

Private Passenger Auto Rate and Rule Revision

Original Effective Date: 04/01/2008

Revised Effective Date: 05/01/2008

FARM-125219642; State tracking # AR-PC-07-025247

Dear Ms. Grissom:

We respectfully submit for filing an amendment to filing regarding Electronic Stability Control Discount. This discount had an original effective of 04/01/2008. Due to programming defects, the effective date has been moved to 05/01/2008 for both New Business and Renewals.

We will monitor the program's performance and adjust the discount in the future as warranted. Final manual pages will be provided upon receipt of your approval.

If you have any questions on this material or require further information, please contact Yuan Li, Product Manager, at

SERFF Tracking Number: FARM-125219642 *State:* Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... *State Tracking Number:* AR-PC-07-025247
Company Tracking Number: AAR0701-204630, AAR0701-404630
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: AR ESC discount filing/A-06-155d
(323) 932-7699.

Very truly yours,

Yuan Li,
Auto Product Manager

SERFF Tracking Number: FARM-125219642 *State:* Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... *State Tracking Number:* AR-PC-07-025247
Company Tracking Number: AAR0701-204630, AAR0701-404630
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: AR ESC discount filing/A-06-155d

Note To Reviewer

Created By:

Mina Villegas on 12/07/2007 04:05 PM

Subject:

Request to change effective date

Comments:

Dear Ms. Grissom:

Due to unforeseen programming issues, we are changing the effective date from 01-01-2008 to 04-01-2008 for both New Business and Renewals. Final pages will be provided upon receipt of approval.

Yuan Li

Auto Product Management

SERFF Tracking Number: FARM-125219642
 First Filing Company: Farmers Insurance Company, Inc., ...
 Company Tracking Number: AAR0701-204630, AAR0701-404630
 TOI: 19.0 Personal Auto
 Product Name: A-AR-2007-PA-F
 Project Name/Number: AR ESC discount filing/A-06-155d

State: Arkansas
 State Tracking Number: AR-PC-07-025247
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method: Modified File & Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 2.400%
Effective Date of Last Rate Revision: 08/01/2007
Filing Method of Last Filing: Modified File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Farmers Insurance Company, Inc.	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%
Mid-Century Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 0.000%
Overall Percentage Rate Impact For This Filing: 0.000%
Effect of Rate Filing - Written Premium Change For This Program: \$0

SERFF Tracking Number: FARM-125219642
First Filing Company: Farmers Insurance Company, Inc., ...
Company Tracking Number: AAR0701-204630, AAR0701-404630
TOI: 19.0 Personal Auto
Product Name: A-AR-2007-PA-F
Project Name/Number: AR ESC discount filing/A-06-155d

State: Arkansas
State Tracking Number: AR-PC-07-025247
Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Effect of Rate Filing - Number of Policyholders Affected:

0

SERFF Tracking Number: FARM-125219642 State: Arkansas
 First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-025247
 Company Tracking Number: AAR0701-204630, AAR0701-404630
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: A-AR-2007-PA-F
 Project Name/Number: AR ESC discount filing/A-06-155d

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 06/28/2007

Comments:

Attachment:

P&C transmittal.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp **Review Status:** Filed 06/28/2007

Bypass Reason: Not applicable

Comments:

Bypassed -Name: NAIC loss cost data entry document **Review Status:** Filed 06/28/2007

Bypass Reason: Not applicable

Comments:

Satisfied -Name: cover memo **Review Status:** Filed 06/28/2007

Comments:

Attachment:

cover memo.pdf

Satisfied -Name: Filing exhibits **Review Status:** Filed 06/28/2007

Comments:

Attachments:

Exhibit 1.pdf

Exhibit 2 - Hi-way Loss Data.pdf

Review Status:

SERFF Tracking Number: FARM-125219642
First Filing Company: Farmers Insurance Company, Inc., ...
Company Tracking Number: AAR0701-204630, AAR0701-404630
TOI: 19.0 Personal Auto
Product Name: A-AR-2007-PA-F
Project Name/Number: AR ESC discount filing/A-06-155d

State: Arkansas
State Tracking Number: AR-PC-07-025247
Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Satisfied -Name: Final page 805 Filed 09/22/2008

Comments:

Attachment:

Final page 805.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

1. Reserved for Insurance Dept. Use Only

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2. Insurance Department Use only

a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3. Group Name:	Group NAIC #
Farmers Insurance Group	0212

4. Company Name(s)	Domicile	NAIC #	FEIN #
Farmers Insurance Exchange	CA	21652	95-2575893
Mid-Century Insurance Company	CA	21687	95-6016640

5. Company Tracking Number	AAR0701-204630, AAR0701-404630
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	Fax #	e-mail
	Felixa Barran 4700 Wilshire Blvd. Los Angeles, CA 90010	Manager, Business Implementation	323-932-3056	323-932-3161	Felixa_barran@farmersinsurance.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Mina A. Villegas

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

9. Type of Insurance (TOI)	19.0 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	19.0/19.0001
12. Company Program Title (Marketing title)	Electronic Stability Control Discount
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other
14. Effective Date(s) Requested	New: 11/1/2007 Renewal: 11/1/2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	6/27/2007
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Effective January 1, 2006

Property & Casualty Transmittal Document---

20.	This filing transmittal is part of Company Tracking #	AAR0701-204630, AAR0701-404630
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Please see attached cover memo.

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#: Amount: \$25.00	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

Effective January 1, 2006



FARMERS

Farmers Insurance Company, Inc.
Mid-Century Insurance Company
P. O. Box 2478
Los Angeles, CA 90099-4715
(323) 932-3200
www.farmersinsurance.com

June 27, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Future correspondence regarding
this filing should be directed to:

Maria Liskay
Auto Product Manager
4680 Wilshire Blvd.
Los Angeles CA 90010
Phone: (323) 964-8203
Fax: (323) 932-3161

Attention: [Property and Casualty](#)

**SUBJECT: Farmers Insurance Company, Inc.: AAR0701-204630
Mid-Century Insurance Company: AAR0701-404630
Private Passenger Auto Rate and Rule Revision
Effective Date: 11/01/2007**

Dear Commissioner Bowman:

We respectfully submit for filing a revision to our Personal Automobile Program. In this submission, we are proposing an Electronic Stability Control Discount. This discount is effective on 11/01/2007 for both New Business and Renewals.

Exhibit 1

We propose the introduction of a discount applicable to insureds who have electronic stability control in their vehicles. The discount will apply to Collision coverage only. Please see **Exhibit 1** for factor selections.

Exhibit 2

Exhibit 2 provides a report from the Highway Loss Data Institute which was used to determine the loss benefits of electronic stability control.

We will monitor the program's performance and adjust the discount in the future as warranted. Final manual pages will be provided upon receipt of your approval.

If you have any questions on this material or require further information, please contact Maria Liskay, Product Manager, at (323) 964-8203.

Very truly yours,

Bill Martin, CPCU
Vice-President, Auto Product Management

Maria Liskay
Auto Product Manager

Electronic Stability Control Discount

Coverage	Discount
BIPD	N/A
PIP	N/A
COMP	N/A
COLL	0.95
UM	N/A

Highway Loss Data Institute Bulletin

Electronic Stability Control

VOL. 23, No. 1

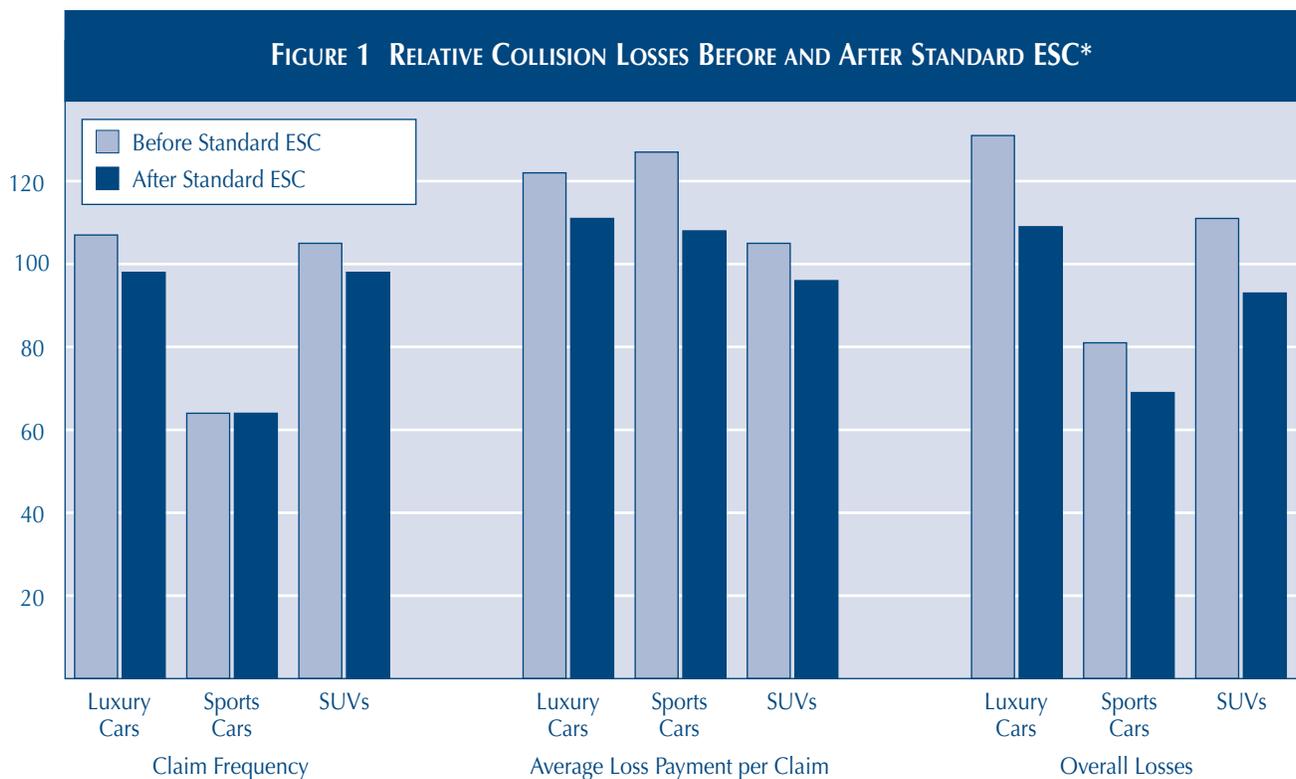
APRIL 2006

Electronic stability control (ESC) is designed to help prevent a driver from losing control of the vehicle during high-speed maneuvers or on slippery roads. Stability control is most important for top-heavy vehicles, which are involved in more serious single-vehicle collisions and roll over more easily. ESC is an extension of antilock brake technology with additional sensors continuously monitoring how well a vehicle is responding to a driver's steering input. When the sensors detect that the vehicle is straying from the driver's intended line of travel, ESC brakes individual wheels to keep the vehicle under control. ESC also may modulate engine speed.

The Highway Loss Data Institute (HLDI) initially reported on ESC in April 2005. Significant reductions in collision average loss payments per claim and overall losses (average loss payment per insured vehicle year) were found with the introduction of standard ESC in each of the vehicle groups: luxury cars, sports cars, and sport utility vehicles (SUVs). SUVs had the largest reduction, with a 30 percent drop in overall collision losses. No significant effect was seen in property damage liability losses or personal injury protection claim frequencies. Studies by the Insurance Institute for Highway Safety (IIHS) and

the National Highway Traffic Safety Administration (NHTSA) have found significant reductions in single-vehicle crashes and fatalities, with a higher reduction reported for SUVs.

The vehicles in the present study are grouped into the categories of luxury cars, sports cars, and SUVs. Results are presented in relative terms, with 100 equaling the average of all luxury cars, sports cars, or SUVs, respectively, for each model year. Results across model years are computed by taking an exposure-based weighted average (see HLDI *Technical Appendix*, December 2005). Relative results control for vehicle aging and for trends in collision losses across the calendar periods. Each model year is based on exposure and losses for three years beginning with January of that year except 2004 and 2005 models, which are based on only two years and one year, respectively. The last quarter for each model year is dropped to reduce the problem of missing or incomplete claims. A list of the study vehicles, along with their corresponding model years, is given in Table 1. Most of the study passenger cars are European makes classified as sports or luxury. Many of the listed SUVs also are classified as luxury.



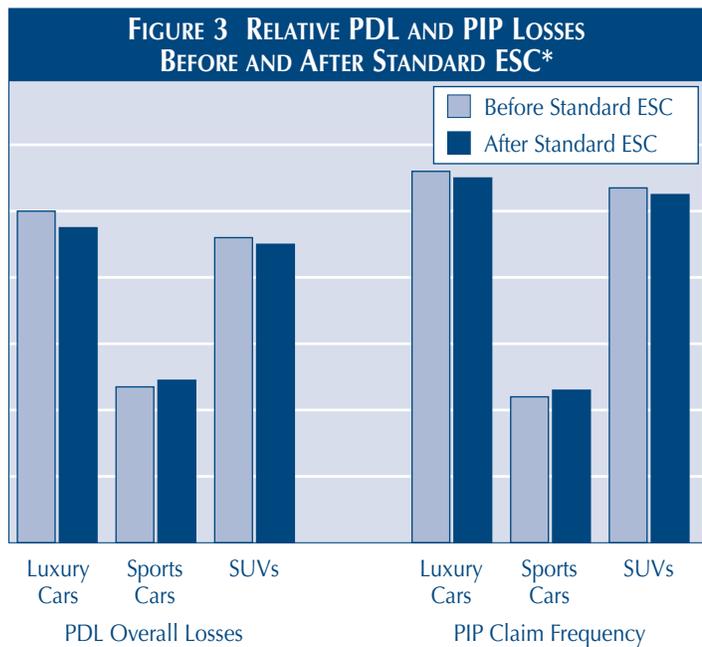
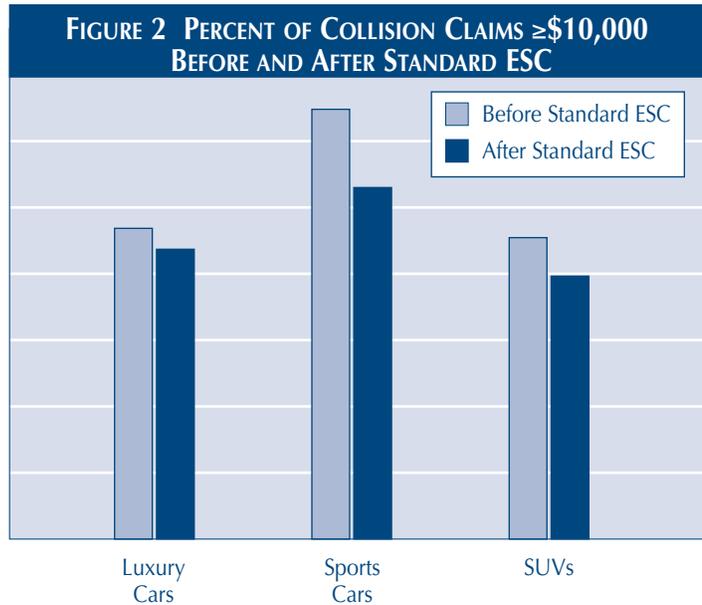
*Luxury cars are relative to all other luxury cars, sports cars are relative to all other sports cars, and SUVs are relative to all other SUVs.

Figure 1 shows the relative collision losses for the exposure-weighted group totals before and after ESC became standard equipment. As in the earlier HLDI report overall losses were lower with ESC for each of the vehicle categories, with reductions ranging from 15 to 17 percent. For luxury cars and SUVs, the decrease in overall losses was due to drops in both claim frequencies and average loss payments per claim. For sports cars, a reduction was seen only in average loss payments per claim. Compared with the earlier ESC study, the reductions in overall collision losses for vehicles with standard ESC were similar for luxury and sports cars, but less for SUVs (30 vs. 16 percent).

The decrease in average claim cost resulted from a reduction in large claims. Figure 2 and Table 2 show the percentage of claims costing more than \$10,000 for models before and after standard ESC. If ESC had no effect, the percentage of claims and paid dollars greater than \$10,000 would be expected to increase slightly for more recent models due to inflation and higher vehicle prices. The claim-weighted group totals showed the opposite trend, with the percentage of claims greater than \$10,000 dropping from 9.4 to 8.7 percent for luxury cars, from 13.0 to 10.6 percent for sports cars, and from 9.1 to 7.9 percent for SUVs. The percentage of paid dollars accounted for by claims greater than \$10,000 (Table 2) declined 7 percent for luxury cars, 13 percent for sports cars, and 9 percent for SUVs.

Also, as in the earlier report, this analysis found no effect of ESC on property damage liability (PDL) or personal injury protection (PIP) losses. Figure 3 shows the relative overall PDL losses and relative PIP claim frequencies for the exposure-weighted group totals before and after standard ESC. PDL overall losses decreased slightly for luxury cars and SUVs and increased slightly for sports cars. The relative results were also mixed for PDL claim frequency and average loss payment per claim (Table 3).

PIP relative claim frequencies followed the same pattern as PDL. Claim frequencies decreased slightly for luxury cars and SUVs, but increased slightly for sports cars (Figure 3 and Table 4). These results confirm earlier findings, that ESC has different effects on different types of insurance losses. While the technology is reducing collision losses, it is not affecting PIP or PDL losses.



* Luxury cars are relative to all other luxury cars, sports cars are relative to all other sports cars, and SUVs are relative to all other SUVs.

TABLE 1 RELATIVE COLLISION LOSSES BEFORE AND AFTER STANDARD ESC*

VEHICLE SERIES	ESC NOT AVAILABLE OR OPTIONAL					ESC STANDARD				
	MODEL YEARS	EXPOSURE	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS	RELATIVE AVG. LOSS PAYMENT PER INSURED	MODEL YEARS	EXPOSURE	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS	RELATIVE AVG. LOSS PAYMENT PER INSURED
				PER CLAIM	VEH. YR.				PER CLAIM	VEH. YR.
Luxury Cars										
Acura 3.5 RL 4dr	1997-99	54,315	96	99	96	2000-04	64,253	89	96	86
Audi A6 4dr	1998-2001	9,832	136	83	113	2002-04	7,088	83	91	76
Audi A6 Avant Quattro 4dr	1998-2001	15,207	138	84	117	2002-04	5,600	89	88	78
Audi A6 Quattro 4dr	1998-2001	98,212	130	92	120	2002-04	52,943	91	104	95
Audi S4 Quattro 4dr	2000	6,249	134	182	244	2001-02	12,347	126	149	187
BMW 3 series 4dr	1999	62,927	113	128	144	2000	88,405	103	108	112
BMW 528i 4dr	1998-99	66,196	119	114	136	2000	42,965	112	100	112
BMW 528iT SW	1999	3,911	106	137	145	2000	3,671	113	102	115
BMW 740 i 4dr	1997	5,313	90	142	128	1998-2001	28,730	84	130	110
BMW 740 iL 4dr	1997	14,823	99	158	156	1998-2001	62,039	86	135	116
Jaguar VDP 4dr	1997	2,617	123	132	162	1998-2003	22,789	107	154	165
Lexus LS 400 4dr	1997	20,642	110	126	139	1998-2000	61,443	99	134	133
Mercedes C class 4dr 2WD	1998-99	102,641	101	124	125	2000	37,812	96	107	103
Mercedes CLK class 2dr	1998-99	23,897	111	141	156	2000-02	43,101	114	130	148
Mercedes CLK class conv	1999	8,042	76	146	111	2000-03	53,573	105	117	123
Mercedes E class 4dr 2WD	1997-99	174,591	103	132	135	2000-02	127,781	98	110	107
Mercedes E Class 4dr 4WD	1998-99	9,597	103	120	123	2000-02	28,704	100	107	107
Mercedes E class SW 2WD	1998-99	6,797	99	119	118	2000-03	10,027	97	102	99
Mercedes E Class SW 4WD	1998-99	5,257	104	124	129	2000-03	11,182	105	111	117
Saab 9-5 4dr	2000-02	47,692	101	98	99	2003-05	20,731	92	96	88
Saab 9-5 SW	2000-02	18,411	97	87	84	2003-05	7,693	89	85	76
Weighted Total		757,168	107	122	131		792,875	98	111	109
Sports Cars										
Audi TT Coupe	2000	5,802	89	96	85	2001-05	6,234	90	82	74
Audi TT Coupe Quattro	2000	5,930	92	92	85	2001-05	23,261	94	82	78
BMW M Roadster conv	1998-2000	12,291	79	148	117	2001-02	2,102	72	103	74
BMW Z3 Roadster conv	1997-99	36,179	74	91	67	2000	31,034	78	62	49
Chevrolet Corvette 2dr	1998-2000	87,765	56	135	76	2001-04	119,388	51	132	67
Chevrolet Corvette conv	1998-2000	46,402	50	139	70	2001-04	65,571	42	110	46
Mercedes SL Class conv	1997-98	17,669	75	160	119	1999-2002	25,838	90	115	103
Mercedes SLK Class conv	1998-2000	48,026	72	116	83	2001-04	53,644	80	94	75
Weighted Total		260,063	64	127	81		327,073	64	108	69
Sport Utility Vehicles										
Acura MDX 4dr 4WD	2001-02	141,279	119	77	92	2003-05	159,446	117	78	91
Cadillac Escalade 4dr 2WD	2002	15,219	104	136	142	2003-05	21,050	96	111	107
Ford Explorer 4dr 2WD	2002-04	437,181	85	100	85	2005	10,524	86	89	77
Ford Explorer 4dr 4WD	2002-04	830,228	92	92	85	2005	20,269	84	94	79
Honda CR-V 4dr 2WD	2002-04	115,873	98	106	104	2005	7,953	92	126	115
Honda CR-V 4dr 4WD	2002-04	463,832	103	101	104	2005	32,817	95	109	103
Lexus LX 470 4dr 4WD	1998-99	24,530	123	132	162	2000-05	65,793	108	107	115
Lexus RX 300 4dr 2WD	1999-2000	82,316	95	92	87	2001-03	113,592	98	93	91
Lexus RX 300 4dr 4WD	1999-2000	173,998	115	90	104	2001-03	168,361	115	87	101
Lincoln Aviator 4dr 2WD	2003-04	23,993	93	113	105	2005	1,409	106	130	137
Lincoln Aviator 4dr 4WD	2003-04	31,354	107	108	115	2005	1,671	91	111	101
Mercedes M Class 4dr 4WD	1998	51,616	103	104	108	1999-2005	327,277	116	83	96
Mercury Mountaineer 4dr 2WD	2002-04	52,997	87	98	85	2005	1,402	88	82	72
Mercury Mountaineer 4dr 4WD	2002-04	148,426	106	87	92	2005	4,429	89	81	72
Mitsubishi Montero 4dr 4WD	2001-02	83,469	147	103	152	2003-05	18,599	135	79	107
Toyota 4Runner 4dr 2WD	1997-2000	306,463	102	136	139	2001-02	104,592	82	106	87
Toyota 4Runner 4dr 4WD	1997-2000	421,408	108	145	156	2001-02	146,700	87	97	84
Toyota Land Cruiser 4dr 4WD	1998-2000	56,651	115	107	123	2001-05	33,956	98	93	91
Toyota RAV4 4dr 2WD	2001-03	189,585	128	100	128	2004-05	41,049	120	106	127
Toyota RAV4 4dr 4WD	2001-03	197,942	135	95	129	2004-05	43,618	120	104	125
Weighted Total		3,848,361	105	105	111		1,324,507	98	96	93

* Luxury cars are relative to all other luxury cars, sports cars are relative to all other sports cars, and SUVs are relative to all other SUVs.

TABLE 2 PERCENT OF COLLISION CLAIMS \geq \$10,000 BEFORE AND AFTER STANDARD ESC

VEHICLE SERIES	ESC NOT AVAILABLE OR OPTIONAL					ESC STANDARD				
	MODEL YEAR	No. CLAIMS	No. CLAIMS \geq \$10,000	PERCENT CLAIMS \geq \$10,000	PERCENT DOLLARS \geq \$10,000	MODEL YEAR	No. CLAIMS	No. CLAIMS \geq \$10,000	PERCENT CLAIMS \geq \$10,000	PERCENT DOLLARS \geq \$10,000
Luxury Cars										
Acura 3.5 RL 4dr	1999	1,258	88	7.0%	46.1%	2000	1,573	117	7.4%	43.1%
Audi A6 4dr	2001	330	26	7.9%	46.8%	2002	226	21	9.3%	47.4%
Audi A6 Avant Quattro 4dr	2001	372	27	7.3%	49.5%	2002	177	13	7.3%	46.7%
Audi A6 Quattro 4dr	2001	3,299	259	7.9%	48.7%	2002	1,575	170	10.8%	52.6%
Audi S4 Quattro 4dr	2000	686	118	17.2%	69.1%	2001	1,005	144	14.3%	64.2%
BMW 3 series 4dr	1999	5,747	585	10.2%	53.6%	2000	7,515	667	8.9%	47.8%
BMW 528i 4dr	1999	2,785	242	8.7%	53.4%	2000	3,947	288	7.3%	45.1%
BMW 528iT SW	1999	340	35	10.3%	59.6%	2000	341	25	7.3%	44.2%
BMW 740 i 4dr	1997	372	46	12.4%	56.0%	1998	581	51	8.8%	52.4%
BMW 740 iL 4dr	1997	1,132	126	11.1%	61.5%	1998	1,485	140	9.4%	55.1%
Jaguar VDP 4dr	1997	249	23	9.2%	49.9%	1998	539	72	13.4%	60.9%
Lexus LS 400 4dr	1997	1,767	151	8.5%	48.8%	1998	2,188	197	9.0%	50.6%
Mercedes C class 4dr 2WD	1999	4,193	391	9.3%	49.7%	2000	2,986	228	7.6%	43.9%
Mercedes CLK class 2dr	1999	1,598	159	9.9%	52.2%	2000	1,296	120	9.3%	48.8%
Mercedes CLK class conv	1999	503	48	9.5%	54.9%	2000	1,175	85	7.2%	50.7%
Mercedes E class 4dr 2WD	1999	4,919	441	9.0%	52.7%	2000	3,823	304	8.0%	48.7%
Mercedes E Class 4dr 4WD	1999	547	44	8.0%	51.6%	2000	776	65	8.4%	49.5%
Mercedes E class SW 2WD	1999	269	21	7.8%	49.0%	2000	309	28	9.1%	50.3%
Mercedes E Class SW 4WD	1999	298	29	9.7%	49.7%	2000	271	22	8.1%	46.2%
Saab 9-5 4dr	2002	1,174	100	8.5%	43.6%	2003	1,047	104	9.9%	49.9%
Saab 9-5 SW	2002	363	24	6.6%	40.0%	2003	368	36	9.8%	45.4%
Weighted Total		32,201	2,983	9.4%	52.1%		33,203	2,897	8.7%	48.6%
Sports Cars										
Audi TT Coupe	2000	474	55	11.6%	55.0%	2001	98	11	11.2%	54.2%
Audi TT Coupe Quattro	2000	492	44	8.9%	53.2%	2001	909	76	8.4%	46.1%
BMW M Roadster conv	2000	486	95	19.5%	70.7%	2001	68	7	10.3%	60.2%
BMW Z3 Roadster conv	1999	930	76	8.2%	49.9%	2000	2,195	112	5.1%	37.0%
Chevrolet Corvette 2dr	2000	1,338	204	15.2%	66.4%	2001	1,378	223	16.2%	66.5%
Chevrolet Corvette conv	2000	716	112	15.6%	69.1%	2001	737	85	11.5%	58.6%
Mercedes SL Class conv	1998	662	107	16.2%	68.8%	1999	763	101	13.2%	58.8%
Mercedes SLK Class conv	2000	660	94	14.2%	62.6%	2001	1,759	185	10.5%	53.6%
Weighted Total		5,758	787	13.0%	60.8%		7,907	800	10.6%	53.0%
Sport Utility Vehicles										
Acura MDX 4dr 4WD	2002	5,062	310	6.1%	45.3%	2003	5,506	313	5.7%	40.6%
Cadillac Escalade 4dr 2WD	2002	912	108	11.8%	60.7%	2003	663	60	9.0%	57.0%
Ford Explorer 4dr 2WD	2004	3,392	304	9.0%	45.8%	2005	519	32	6.2%	35.8%
Ford Explorer 4dr 4WD	2004	6,584	565	8.6%	45.3%	2005	980	69	7.0%	41.4%
Honda CR-V 4dr 2WD	2004	1,644	195	11.9%	47.9%	2005	415	56	13.5%	50.9%
Honda CR-V 4dr 4WD	2004	6,413	662	10.3%	46.4%	2005	1,788	184	10.3%	47.1%
Lexus LX 470 4dr 4WD	1999	1,365	114	8.4%	61.8%	2000	1,496	100	6.7%	49.9%
Lexus RX 300 4dr 2WD	2000	2,706	173	6.4%	47.0%	2001	2,739	208	7.6%	49.8%
Lexus RX 300 4dr 4WD	2000	5,633	360	6.4%	47.6%	2001	4,767	316	6.6%	43.4%
Lincoln Aviator 4dr 2WD	2004	436	54	12.4%	58.8%	2005	85	9	10.6%	62.4%
Lincoln Aviator 4dr 4WD	2004	628	49	7.8%	46.8%	2005	88	8	9.1%	43.6%
Mercedes M Class 4dr 4WD	1998	3,289	256	7.8%	56.5%	1999	4,559	226	5.0%	43.8%
Mercury Mountaineer 4dr 2WD	2004	401	40	10.0%	54.0%	2005	70	5	7.1%	43.4%
Mercury Mountaineer 4dr 4WD	2004	1,612	130	8.1%	47.0%	2005	228	11	4.8%	31.4%
Mitsubishi Montero 4dr 4WD	2002	2,838	281	9.9%	50.3%	2003	1,234	92	7.5%	42.4%
Toyota 4Runner 4dr 2WD	2000	4,755	663	13.9%	62.0%	2001	2,321	251	10.8%	55.3%
Toyota 4Runner 4dr 4WD	2000	6,908	848	12.3%	59.9%	2001	3,747	294	7.8%	48.2%
Toyota Land Cruiser 4dr 4WD	2000	1,604	97	6.0%	45.9%	2001	672	48	7.1%	50.9%
Toyota RAV4 4dr 2WD	2003	4,317	444	10.3%	44.4%	2004	2,283	255	11.2%	47.0%
Toyota RAV4 4dr 4WD	2003	4,316	384	8.9%	41.9%	2004	2,415	240	9.9%	45.2%
Weighted Total		64,815	6,037	9.1%	50.1%		36,575	2,777	7.9%	45.6%

TABLE 3 RELATIVE PROPERTY DAMAGE LIABILITY LOSSES BEFORE AND AFTER STANDARD ESC*

VEHICLE SERIES	ESC NOT AVAILABLE OR OPTIONAL					ESC STANDARD				
	MODEL YEARS	EXPOSURE	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS	RELATIVE AVG. LOSS PAYMENT	MODEL YEARS	EXPOSURE	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS	RELATIVE AVG. LOSS PAYMENT
				PER CLAIM	PER INSURED VEH. YR.				PER CLAIM	PER INSURED VEH. YR.
Luxury Cars										
Acura 3.5 RL 4dr	1997-99	54,315	97	97	94	2000-04	64,253	95	91	86
Audi A6 4dr	1998-2001	9,832	109	111	121	2002-04	7,088	82	90	74
Audi A6 Avant Quattro 4dr	1998-2001	15,207	118	102	121	2002-04	5,600	102	86	88
Audi A6 Quattro 4dr	1998-2001	98,212	97	101	98	2002-04	52,943	92	98	90
Audi S4 Quattro 4dr	2000	6,249	115	135	155	2001-02	12,347	108	123	133
BMW 3 series 4dr	1999	62,927	95	115	109	2000	88,405	98	112	110
BMW 528i 4dr	1998-99	66,196	97	108	105	2000	42,965	93	97	90
BMW 528iT SW	1999	3,911	83	94	78	2000	3,671	103	118	121
BMW 740 i 4dr	1997	5,313	98	118	115	1998-2001	28,730	98	100	98
BMW 740 iL 4dr	1997	14,823	110	115	127	1998-2001	62,039	100	104	104
Jaguar VDP 4dr	1997	2,617	97	110	107	1998-2003	22,789	97	111	108
Lexus LS 400 4dr	1997	20,642	95	102	97	1998-2000	61,443	102	111	113
Mercedes C class 4dr 2WD	1998-99	102,641	92	98	91	2000	37,812	93	104	96
Mercedes CLK class 2dr	1998-99	23,897	85	118	100	2000-02	43,101	87	109	95
Mercedes CLK class conv.	1999	8,042	65	110	71	2000-03	53,573	85	112	95
Mercedes E class 4dr 2WD	1997-99	174,591	90	107	96	2000-02	127,781	88	100	88
Mercedes E Class 4dr 4WD	1998-99	9,597	83	121	100	2000-02	28,704	96	98	94
Mercedes E class SW 2WD	1998-99	6,797	118	97	114	2000-03	10,027	114	94	107
Mercedes E Class SW 4WD	1998-99	5,257	108	79	85	2000-03	11,182	119	100	119
Saab 9-5 4dr	2000-02	47,692	93	89	83	2003-05	20,731	95	80	76
Saab 9-5 SW	2000-02	18,411	93	98	91	2003-05	7,693	95	88	84
Weighted Total		757,168	94	106	100		792,875	94	101	95
Sports Cars										
Audi TT Coupe	2000	5,802	61	94	57	2001-05	6,234	76	103	78
Audi TT Coupe Quattro	2000	5,930	60	83	50	2001-05	23,261	69	82	57
BMW Z3 Roadster conv	1997-99	36,179	50	108	54	2000	31,034	47	81	38
Chevrolet Corvette 2dr	1998-2000	87,765	39	110	42	2001-04	119,388	37	120	45
Chevrolet Corvette conv.	1998-2000	46,402	34	106	36	2001-04	65,571	30	102	31
Mercedes SL Class conv	1997-98	17,669	59	106	62	1999-2002	25,838	64	98	63
Mercedes SLK Class conv	1998-2000	48,026	55	91	50	2001-04	53,644	71	94	67
Weighted Total		247,772	45	104	47		324,971	47	103	49
Sport Utility Vehicles										
Acura MDX 4dr 4WD	2001-02	141,279	101	96	98	2003-05	159,446	103	97	100
Cadillac Escalade 4dr 2WD	2002	15,219	103	129	133	2003-05	21,050	102	108	110
Ford Explorer 4dr 2WD	2002-04	437,181	89	109	98	2005	10,524	101	110	111
Ford Explorer 4dr 4WD	2002-04	830,228	78	103	80	2005	20,269	67	112	76
Honda CR-V 4dr 2WD	2002-04	115,873	107	93	99	2005	7,953	112	106	119
Honda CR-V 4dr 4WD	2002-04	463,832	100	88	88	2005	32,817	91	91	83
Lexus LX 470 4dr 4WD	1998-99	24,530	114	91	104	2000-05	65,793	107	97	103
Lexus RX 300 4dr 2WD	1999-2000	82,316	87	98	86	2001-03	113,592	93	101	94
Lexus RX 300 4dr 4WD	1999-2000	173,998	89	96	86	2001-03	168,361	95	99	95
Mercedes M Class 4dr 4WD	1998	51,616	86	96	83	1999-2005	327,277	86	103	89
Mercury Mountaineer 4dr 4WD	2002-04	148,426	85	100	85	2005	4,429	74	103	76
Mitsubishi Montero 4dr 4WD	2001-02	83,469	131	91	119	2003-05	18,599	127	89	114
Toyota 4Runner 4dr 2WD	1997-2000	306,463	92	106	98	2001-02	104,592	80	106	85
Toyota 4Runner 4dr 4WD	1997-2000	421,408	91	107	97	2001-02	146,700	75	104	78
Toyota Land Cruiser 4dr 4WD	1998-2000	56,651	117	91	107	2001-05	33,956	101	103	104
Toyota RAV4 4dr 2WD	2001-03	189,585	101	93	94	2004-05	41,049	95	92	88
Toyota RAV4 4dr 4WD	2001-03	197,942	97	95	92	2004-05	43,618	93	93	86
Weighted Total		3,740,017	92	100	92		1,320,025	88	102	90

* Luxury cars are relative to all other luxury cars, sports cars are relative to all other sports cars, and SUVs are relative to all other SUVs.

TABLE 4 RELATIVE PERSONAL INJURY PROTECTION CLAIM FREQUENCIES BEFORE AND AFTER STANDARD ESC*

VEHICLE SERIES	ESC NOT AVAILABLE OR OPTIONAL			ESC STANDARD		
	MODEL YEARS	EXPOSURE	RELATIVE CLAIM FREQUENCY	MODEL YEARS	EXPOSURE	RELATIVE CLAIM FREQUENCY
Luxury Cars						
Acura 3.5 RL 4dr	1997-99	26,659	96	2000-04	31,505	106
Audi A6 Quattro 4dr	1998-2001	48,253	78	2002-04	27,776	73
BMW 3 series 4dr	1999	27,107	134	2000	37,798	129
BMW 528i 4dr	1998-99	29,642	121	2000	18,914	107
Lexus LS 400 4dr	1997	8,876	90	1998-2000	26,569	85
Mercedes C class 4dr 2WD	1998-99	44,232	152	2000	16,100	158
Mercedes CLK class 2dr	1998-99	10,553	130	2000-02	19,642	123
Mercedes E class 4dr 2WD	1997-99	74,820	123	2000-02	51,992	118
Mercedes E Class 4dr 4WD	1998-99	5,152	80	2000-02	16,197	93
Saab 9-5 4dr	2000-02	23,359	79	2003-05	10,547	75
Weighted Total		298,652	112		257,039	110
Sports Cars						
BMW Z3 Roadster conv	1997-99	14,839	48	2000	12,786	45
Chevrolet Corvette 2dr	1998-2000	38,658	42	2001-04	51,450	41
Chevrolet Corvette conv.	1998-2000	21,247	34	2001-04	29,394	34
Mercedes SL Class conv	1997-98	7,960	43	1999-2002	11,903	41
Mercedes SLK Class conv	1998-2000	20,466	57	2001-04	23,821	73
Weighted Total		103,170	44		129,354	46
Sport Utility Vehicles						
Acura MDX 4dr 4WD	2001-02	63,017	80	2003-05	73,888	88
Cadillac Escalade 4dr 2WD	2002	5,908	90	2003-05	8,878	82
Ford Explorer 4dr 4WD	2002-04	421,509	88	2005	11,786	85
Honda CR-V 4dr 4WD	2002-04	197,504	117	2005	14,644	126
Lexus LX 470 4dr 4WD	1998-99	10,659	63	2000-05	29,394	54
Lexus RX 300 4dr 2WD	1999-2000	42,505	88	2001-03	53,942	98
Lexus RX 300 4dr 4WD	1999-2000	72,055	82	2001-03	75,788	82
Mercedes M Class 4dr 4WD	1998	21,740	76	1999-2005	145,439	92
Mitsubishi Montero 4dr 4WD	2001-02	33,146	179	2003-05	7,497	145
Toyota 4Runner 4dr 2WD	1997-2000	111,755	143	2001-02	36,844	121
Toyota 4Runner 4dr 4WD	1997-2000	168,237	127	2001-02	60,267	117
Toyota Land Cruiser 4dr 4WD	1998-2000	23,305	64	2001-05	14,198	43
Toyota RAV4 4dr 2WD	2001-03	72,753	180	2004-05	16,712	165
Toyota RAV4 4dr 4WD	2001-03	96,664	155	2004-05	23,268	145
Weighted Total		1,340,758	107		572,545	105

* Luxury cars are relative to all other luxury cars, sports cars are relative to all other sports cars, and SUVs are relative to all other SUVs.

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**HIGHWAY LOSS
DATA INSTITUTE**

1005 North Glebe Road
Arlington, VA 22201

DISCOUNT and SURCHARGE FACTORS

DISCOUNTS

FARMERS and MID-CENTURY							
COVERAGE	Good Student	Senior Defensive Driver	Anti-Lock Brakes	Passive Rest. (Belt)	Passive Rest. (Airbag)	Passive Rest. (Airbags)	Passive Rest. (Airbags Belts)
BIPD	0.80	0.80	0.95	N/A	N/A	N/A	N/A
PIP	0.80	N/A	N/A	0.95	0.95	0.95	0.90
CCD	0.80	0.80	N/A	N/A	N/A	N/A	N/A
COLL	0.80	0.80	0.95	N/A	N/A	N/A	N/A

FARMERS			
COVERAGE	Antique Auto	Farm Occup.	Motor Home Plus
BIPD	0.10	0.90	0.35
PIP	0.10	N/A	0.35
CCD	1.00	0.90	0.35
COLL	0.25	0.90	0.35
UM	0.10	N/A	1.00

ADVANCED PURCHASED CREDIT

Coverage	Policy		
	Semi-Annual	1st & 2nd	Annual
BIPD	0.90	0.95	0.92
MED/PIP	0.90	0.95	0.92
CCD	0.90	0.95	0.92
COLL	0.90	0.95	0.92
UM	0.90	0.95	0.92

NEW HOUSEHOLD CREDIT

Coverage	Semi-Annual	Annual
BIPD	0.85	0.90
MED/PIP	0.85	0.90
CCD	0.85	0.90
COLL	0.85	0.90

PAID IN FULL

Coverage	Factors 6 mo	Factors 12 mo
BI-PD	0.85	0.85
MED/PIP	0.85	0.85
CCD	0.85	0.85
COLL	0.85	0.85
UM	0.85	0.85

MULTI-LINES DISCOUNT

Farmers and Mid-Century

COVERAGE	Auto/Home (Farmers)	Auto/Home (Mid-Century)	Auto/Renters	Auto/Mobile Home	Auto/Life	*Auto/Home/Life (Farmers)	*Auto/Home/Life (Mid-Century)	Auto/Renters/Life	Auto/Mobile Home/Life
BIPD	0.80	0.85	0.90	0.90	0.95	0.75	0.80	0.85	0.85
PIP	0.80	0.85	0.90	0.90	0.95	0.75	0.80	0.85	0.85
CCD	0.80	0.85	0.90	0.90	0.95	0.75	0.80	0.85	0.85
COLL	0.80	0.85	0.90	0.90	0.95	0.75	0.80	0.85	0.85

Farmers and Mid-Century

Coverage	EFT	Alternative Fuel Vehicle
BIPD	0.90	0.90
PIP	0.90	0.90
CCD	0.90	0.90
COLL	0.90	0.90
UM/UM/UMPD	0.90	0.90
GB	0.00	0.00

TWO OR MORE AUTOMOBILES DISCOUNT

FARMERS				
Rate	BIPD	PIP	CCD	COLL
1	0.80	0.85	0.85	0.85
2	0.80	0.85	0.85	0.85
3	0.80	0.85	0.85	0.85
4	0.80	0.85	0.85	0.85
5	0.80	0.85	0.85	0.85
6	0.80	0.85	0.85	0.85
7	0.80	0.85	0.85	0.85
8	0.80	0.85	0.85	0.85
9	0.80	0.85	0.85	0.85
Motor Homes	0.50	0.50	N/A	0.50

MID-CENTURY				
Rate	BIPD	PIP	CCD	COLL
1	0.85	0.85	0.85	0.85
2	0.85	0.85	0.85	0.85
3	0.85	0.85	0.85	0.85
4	0.85	0.85	0.85	0.85
5	0.85	0.85	0.85	0.85
6	0.85	0.85	0.85	0.85
7	0.85	0.85	0.85	0.85
8	0.85	0.85	0.85	0.85
9	0.85	0.85	0.85	0.85
Motor Homes	0.50	0.50	N/A	0.50

ANNUAL POLICY TERM

Coverages	Farmers	Mid-Century
BIPD	2.00	2.00
MED	2.00	2.00
UMBI	2.00	2.00
UMPD	2.00	2.00
CCD	2.00	2.00
COLL	2.00	2.00
TOW	2.00	2.00
OTHER	2.00	2.00

New Parent Discount

Oldest Child	Farmers	Mid-Century
0	0.95	0.95
1	0.95	0.95
2	0.95	0.95
3	0.96	0.96
4	0.97	0.97
5	0.98	0.98
6	0.99	0.99
7+	1.00	1.00

Electronic Stability Control Discount

Coverage	Farmers & Mid-Century
BIPD	1.00
MED	1.00
CCD	1.00
COLL	0.95
UM	1.00
UIM	1.00

FARMERS

Coverage	Accident (1 Year After)	Accident (2 Year After)	Accident (3 Year After)	Multi-Accident (Additive)
BIPD	1.49	1.35	1.21	0.50
PIP	1.33	1.23	1.15	0.30
COLL	1.39	1.29	1.15	0.50

FARMERS and MID-CENTURY

COVERAGE	High Perf. Vehicle	Towing (6-10 Years Old)	Towing (11 Years & Older)
BIPD	1.25	1.50	2.00
PIP	1.25		
CCD	1.25		
COLL	1.25		

Mid-Century

Unverifiable Driver Record	
Coverages	Factors
BIPD	1.10
UM/UM/UMPD	1.10
PIP	1.10
CCD	1.10
COLL	1.10

FARMERS FLEX

	BIPD	UMBI	UMPD	UIM	COMP	COLL	PIP
Plus	0.06	N/A	N/A	N/A	N/A	0.05	0.05
Premier	0.12	0.05	0.11	0.09	0.02	0.16	0.17
Ultimate	0.19	0.10	0.21	0.17	0.21	0.22	0.30
NCP	N/A	N/A	N/A	N/A	0.14	0.15	N/A