

SERFF Tracking Number: NTWP-126015538 State: Arkansas
Filing Company: Nationwide Assurance Company State Tracking Number: EFT \$100
Company Tracking Number: 09NSA-6478AR-LL
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR NSA Eff. 6/19/09 NAC
Project Name/Number: AR NSA Eff. 6/19/09 NAC/09NSA-6478AR-LL

Filing at a Glance

Company: Nationwide Assurance Company

Product Name: AR NSA Eff. 6/19/09 NAC

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rate

SERFF Tr Num: NTWP-126015538 State: Arkansas

SERFF Status: Closed

Co Tr Num: 09NSA-6478AR-LL

Co Status:

Author: Lisa Livengood

Date Submitted: 02/19/2009

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Alexa Grissom, Betty Montesi

Disposition Date: 02/23/2009

Disposition Status: Filed

Effective Date Requested (New): 06/19/2009

Effective Date Requested (Renewal): 06/19/2009

Effective Date (New): 06/19/2009

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AR NSA Eff. 6/19/09 NAC

Project Number: 09NSA-6478AR-LL

Reference Organization:

Reference Title:

Filing Status Changed: 02/23/2009

State Status Changed: 02/19/2009

Corresponding Filing Tracking Number:

Filing Description:

Please find a memorandum and supporting exhibits pertaining to a revenue neutral change for non-standard automobile policies written in the Nationwide Assurance Company effective June 19, 2009. Changes include: Territorial Base Rates, Financial Responsibility Factors, Driver Class Factors, Model Year Factors.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

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Lisa Livengood, State Filings Specialist livengl1@nationwide.com
One Nationwide Plaza (614) 249-4943 [Phone]
Columbus, OH 43215 (614) 249-3885[FAX]

Filing Company Information

Nationwide Assurance Company CoCode: 10723 State of Domicile: Wisconsin
One Nationwide Plaza Group Code: 140 Company Type: Property and
Columbus, OH 43215 Group Name: Nationwide Insurance State ID Number:
(614) 249-7022 ext. [Phone] FEIN Number: 95-0639970

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: per line/per company
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Assurance Company	\$100.00	02/19/2009	25823190

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/23/2009	02/23/2009

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Disposition

Disposition Date: 02/23/2009
 Effective Date (New): 06/19/2009
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Nationwide Assurance Company	1.100%	0.000%	\$0	4,280	\$6,716,843	7.800%	-15.200%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Memorandum & Exhibits	Filed	Yes
Rate	Change Report	Filed	Yes
Rate	Marked-Up Manual Pages	Filed	Yes
Rate	Rate/Rule Manual	Filed	Yes

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State: Arkansas
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 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	1.200%
Effective Date of Last Rate Revision:	12/01/2008
Filing Method of Last Filing:	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):
Nationwide Assurance Company	1.100%	0.000%	\$0	4,280	\$6,716,843	7.800%	-15.200%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Change Report		New	NSAR_9804_pfp_chng_rpt.pdf
Filed	Marked-Up Manual Pages		New	NSAR061909 Marked-Up.pdf
Filed	Rate/Rule Manual		Replacement	08NSA-5369AR-LL NSAR061909_9804_final.pdf

Arkansas Non-Standard Automobile
 Nationwide Assurance-Colonial Company
 Rate Review: 9804 Effective: Jun 19, 2009

Synopsis of Rate Revision

- Chart: COMP Base Rate [NS03TA01](#)
- Chart: COLL Base Rate [NS03TA02](#)
- Chart: BI Base Rate [NS03TA03](#)
- Chart: PD Base Rate [NS03TA04](#)
- Chart: UMBICL Base Rate [NS03TA07](#)
- Chart: UIMBI Base Rate [NS03TA09](#)
- Chart: MDCL Base Rate [NS03TA36](#)
- Chart: COMP Vehicle Model Year Factor [NS03TC11](#)
- Chart: COLL Vehicle Model Year Factor [NS03TC12](#)
- Chart: BI Vehicle Model Year Factor [NS03TC13](#)
- Chart: PD Vehicle Model Year Factor [NS03TC14](#)
- Chart: MDCL Vehicle Model Year Factor [NS03TC15](#)
- Chart: BI Driver Factor [NS03TE80](#)
- Chart: PD Driver Factor [NS03TE81](#)
- Chart: PLCY Financial Responsibility Rate Factor [NS03TE87](#)

* Change Legend: A - Added, C - Changed, D - Deleted

NS03TA01: COMP Base Rate **

Effective Date: JUN-19-2009

* Territory	New: Base Rate	Old: Base Rate
C 25	129.10	130.40
C 35	103.40	104.40
C 38	186.20	188.10
C 39	147.30	148.80
C 44	83.10	92.90
C 47	200.40	202.40
C 50	168.90	170.60
C 51	168.90	170.60
C 52	157.30	158.90
C 53	154.50	156.10
C 54	174.50	176.30
C 55	138.10	154.30
C 56	151.50	153.00
C 57	119.80	125.20
C 58	123.40	124.60
C 61	186.60	188.50
C 62	144.10	155.60
C 63	152.60	154.10
C 64	128.60	129.90
C 65	94.00	94.90
C 66	126.20	127.50
C 68	105.20	106.30
C 69	100.80	101.80
C 71	84.70	94.60
C 72	140.10	141.50
C 73	165.30	167.00
C 74	129.10	144.30
C 75	159.10	160.70
C 76	109.30	117.40
C 77	151.90	153.40
C 78	151.20	152.70
C 79	76.40	77.20
C 80	69.90	78.10
C 81	73.10	73.80
C 82	67.20	75.10
C 83	149.90	151.40
C 84	165.10	184.50
C 85	147.20	148.70
C 87	86.70	96.90

* Territory	New: Base Rate	Old: Base Rate
C 88	203.00	205.10
C 90	106.80	107.90
C 91	91.10	97.10
C 92	162.90	164.50
C 93	124.10	125.40
C 94	182.20	184.00
C 95	180.60	182.40
C 96	167.80	169.50
C 97	147.20	148.70
C 98	105.00	106.10
C 99	151.70	153.20
C 100	146.70	148.20
C 101	88.60	89.50
C 102	105.20	106.30
C 103	100.80	101.80
C 104	62.40	69.70
C 105	134.00	135.40
C 106	109.00	110.10
C 107	94.70	95.70
C 108	89.70	96.60
C 109	115.00	116.20
C 110	88.60	89.50
C 111	78.90	84.40
C 112	98.10	104.90
C 113	136.30	143.80
C 114	154.90	156.50
C 115	100.80	101.80
C 999	203.00	205.10

Rate Symbol 10; Model Year 2008

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA02: COLL Base Rate **

Effective Date: JUN-19-2009

* Territory	New: Base Rate	Old: Base Rate
C 25	378.00	379.50
C 35	408.80	404.80
C 38	361.80	396.30
C 39	317.70	348.00
C 44	289.60	317.20
C 47	384.40	396.30
C 50	325.20	356.20
C 51	350.40	383.80
C 52	409.40	405.30
C 53	382.00	410.80
C 54	359.20	393.40
C 55	384.20	386.50
C 56	379.30	407.90
C 57	390.10	388.90
C 58	400.90	396.90
C 61	330.30	359.00
C 62	326.70	357.80
C 63	447.10	442.70
C 64	323.10	353.90
C 65	387.20	383.40
C 66	318.20	316.00
C 68	353.40	387.10
C 69	364.90	399.70
C 71	306.80	336.00

* Territory	New: Base Rate	Old: Base Rate
C 72	397.90	405.20
C 73	345.20	378.10
C 74	381.40	417.70
C 75	430.40	437.00
C 76	318.00	348.30
C 77	344.00	376.80
C 78	341.00	373.50
C 79	296.30	324.50
C 80	310.10	307.00
C 81	345.40	356.10
C 82	311.20	320.20
C 83	340.80	373.30
C 84	363.40	398.00
C 85	359.60	393.90
C 87	306.30	335.50
C 88	368.50	403.60
C 90	306.30	303.30
C 91	323.40	334.40
C 92	398.90	432.20
C 93	360.20	385.20
C 94	387.40	383.60
C 95	382.40	378.60
C 96	398.80	433.00
C 97	375.10	409.00
C 98	407.50	403.50
C 99	380.10	376.30
C 100	351.40	384.90
C 101	379.40	415.50
C 102	433.30	429.00
C 103	417.90	457.70
C 104	368.90	369.30
C 105	365.40	400.20
C 106	297.00	312.30
C 107	323.10	319.90
C 108	333.60	330.30
C 109	320.40	331.70
C 110	321.20	351.80
C 111	331.40	360.20
C 112	307.10	336.40
C 113	343.40	350.00
C 114	332.40	346.30
C 115	354.20	388.00
C 999	462.30	457.70

Rate Symbol 10; Model Year 2008

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA03: BI Base Rate **

Effective Date: JUN-19-2009

* Territory	New: Base Rate	Old: Base Rate
C 25	196.10	188.60
C 35	196.10	188.20
C 38	219.70	215.20
C 39	197.50	193.40
C 44	189.90	186.00
C 47	223.40	214.40
C 50	160.00	156.70
C 51	178.90	171.70
C 52	178.20	174.50

* Territory	New: Base Rate	Old: Base Rate
C 53	200.00	191.90
C 54	187.50	183.60
C 55	194.40	198.40
C 56	195.00	191.00
C 57	139.40	145.40
C 58	162.10	158.80
C 61	156.10	152.90
C 62	215.20	210.80
C 63	186.50	182.50
C 64	153.20	150.00
C 65	224.90	215.80
C 66	181.20	173.90
C 68	219.10	214.60
C 69	213.90	209.50
C 71	165.20	158.50
C 72	177.60	173.90
C 73	151.10	147.70
C 74	228.70	219.50
C 75	186.70	182.90
C 76	137.50	143.40
C 77	191.80	187.90
C 78	224.20	215.20
C 79	209.00	217.90
C 80	215.50	211.10
C 81	236.70	231.80
C 82	166.70	168.40
C 83	219.80	215.30
C 84	191.80	187.90
C 85	158.70	152.30
C 87	165.60	161.20
C 88	192.50	188.50
C 90	238.10	248.30
C 91	156.90	150.60
C 92	188.90	185.00
C 93	162.60	156.00
C 94	166.90	160.20
C 95	233.00	223.60
C 96	188.30	184.40
C 97	176.30	172.70
C 98	201.50	193.40
C 99	195.70	187.80
C 100	219.60	215.10
C 101	245.00	240.00
C 102	232.30	222.90
C 103	287.10	281.20
C 104	143.50	151.40
C 105	177.70	174.00
C 106	213.90	205.30
C 107	238.50	233.10
C 108	261.10	272.30
C 109	287.50	275.90
C 110	234.40	229.60
C 111	245.50	240.00
C 112	198.60	194.50
C 113	196.00	188.10
C 114	228.90	220.70
C 115	318.20	309.50
C 999	357.30	342.90

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA04: PD Base Rate **

Effective Date: JUN-19-2009

* Territory	New: Base Rate	Old: Base Rate
C 25	141.00	133.30
C 35	191.50	182.40
C 38	125.60	121.90
C 39	141.80	139.60
C 44	169.20	166.50
C 47	179.80	177.00
C 50	127.30	125.30
C 51	128.30	126.30
C 52	168.70	165.90
C 53	163.10	154.20
C 54	136.40	128.90
C 55	157.10	158.20
C 56	169.30	160.00
C 57	118.00	118.80
C 58	144.60	142.30
C 61	121.50	119.60
C 62	177.30	173.80
C 63	166.50	157.40
C 64	126.30	119.40
C 65	186.80	176.60
C 66	111.30	105.20
C 68	183.10	173.10
C 69	185.40	182.50
C 71	159.70	150.90
C 72	130.70	125.10
C 73	135.70	133.60
C 74	206.40	195.10
C 75	138.50	136.30
C 76	118.90	119.70
C 77	159.30	156.80
C 78	123.20	121.30
C 79	183.00	184.30
C 80	172.30	162.90
C 81	186.80	176.60
C 82	166.50	167.70
C 83	146.80	144.50
C 84	128.90	126.90
C 85	147.60	140.30
C 87	168.10	165.50
C 88	129.10	127.10
C 90	176.60	177.80
C 91	165.10	161.70
C 92	153.70	151.30
C 93	120.10	118.20
C 94	143.30	135.40
C 95	194.00	183.40
C 96	137.40	135.20
C 97	138.00	130.40
C 98	211.80	200.20
C 99	178.20	168.40
C 100	149.70	147.30
C 101	232.80	229.10
C 102	186.70	176.50
C 103	196.90	193.80

* Territory	New: Base Rate	Old: Base Rate
C 104	174.10	181.20
C 105	132.50	125.20
C 106	150.60	142.30
C 107	174.60	165.00
C 108	208.50	210.00
C 109	218.60	206.60
C 110	226.00	222.40
C 111	240.80	229.10
C 112	161.10	158.60
C 113	162.00	158.00
C 114	160.10	156.30
C 115	192.60	188.80
C 999	274.40	259.40

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA07: UMBI Base Rate **

Effective Date: JUN-19-2009

Sub-chart - High Level	* First UMBI Indicator	Multi-Vehicle UMBI Indicator
MULTI-FIRST-UMBI	Yes	Yes
SINGLE-FIRST-UMBI	Yes	No
MULTI-NOT-FIRST-UMBI	No	Yes
SINGLE-NOT-FIRST-UMBI	No	No

Sub-chart	* First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
MULTI-FIRST-UMBI	C		25000	50000	57.90	55.10
	C		25000	100000	67.60	64.30
	C		30000	60000	67.60	64.30
	C		40000	80000	67.60	64.30
	C		50000	50000	67.60	64.30
	C		50000	100000	67.60	64.30
	C		50000	200000	76.90	73.20
	C		100000	100000	76.90	73.20
	C		100000	150000	76.90	73.20
	C		100000	200000	76.90	73.20
	C		100000	250000	79.70	75.80
	C		100000	300000	79.70	75.80
	C		100000	400000	86.90	82.70
	C		100000	500000	86.90	82.70
	C		150000	200000	85.20	81.10
	C		150000	250000	85.20	81.10
	C		150000	300000	85.20	81.10
	C		150000	400000	86.90	82.70
	C		150000	500000	86.90	82.70
	C		200000	200000	85.20	81.10
	C		200000	250000	85.20	81.10
	C		200000	300000	85.20	81.10
	C		200000	400000	86.90	82.70
	C		200000	500000	86.90	82.70
	C		200000	750000	93.40	88.90
	C		250000	250000	85.20	81.10
	C		250000	300000	85.20	81.10
	C		250000	400000	86.90	82.70
	C		250000	500000	86.90	82.70
	C		250000	750000	93.40	88.90
	C		250000	1000000	93.40	88.90
	C		300000	300000	85.20	81.10

Sub-chart	*	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
	C			300000	400000	90.50	86.10
	C			300000	500000	90.50	86.10
	C			300000	750000	93.40	88.90
	C			300000	1000000	93.40	88.90
	C			400000	400000	90.50	86.10
	C			400000	500000	90.50	86.10
	C			400000	750000	93.40	88.90
	C			400000	1000000	93.40	88.90
	C			500000	500000	90.50	86.10
	C			500000	750000	93.40	88.90
	C			500000	1000000	93.40	88.90
	C			1000000	1000000	96.70	92.00
SINGLE-FIRST-UMBI	C			25000	50000	30.20	28.70
	C			25000	100000	35.50	33.80
	C			30000	60000	35.50	33.80
	C			40000	80000	35.50	33.80
	C			50000	50000	35.50	33.80
	C			50000	100000	35.50	33.80
	C			50000	200000	40.50	38.50
	C			100000	100000	40.50	38.50
	C			100000	150000	40.50	38.50
	C			100000	200000	40.50	38.50
	C			100000	250000	42.10	40.10
	C			100000	300000	42.10	40.10
	C			100000	400000	45.70	43.50
	C			100000	500000	45.70	43.50
	C			150000	200000	44.70	42.50
	C			150000	250000	44.70	42.50
	C			150000	300000	44.70	42.50
	C			150000	400000	45.70	43.50
	C			150000	500000	45.70	43.50
	C			200000	200000	44.70	42.50
	C			200000	250000	44.70	42.50
	C			200000	300000	44.70	42.50
	C			200000	400000	45.70	43.50
	C			200000	500000	45.70	43.50
	C			200000	750000	49.20	46.80
	C			250000	250000	44.70	42.50
	C			250000	300000	44.70	42.50
	C			250000	400000	45.70	43.50
	C			250000	500000	45.70	43.50
	C			250000	750000	49.20	46.80
	C			250000	1000000	49.20	46.80
	C			300000	300000	44.70	42.50
	C			300000	400000	47.60	45.30
	C			300000	500000	47.60	45.30
	C			300000	750000	49.20	46.80
	C			300000	1000000	49.20	46.80
	C			400000	400000	47.60	45.30
	C			400000	500000	47.60	45.30
	C			400000	750000	49.20	46.80
	C			400000	1000000	49.20	46.80
	C			500000	500000	47.60	45.30
	C			500000	750000	49.20	46.80
	C			500000	1000000	49.20	46.80
	C			1000000	1000000	50.60	48.10
MULTI-NOT-FIRST-UMBI		No Changes					

Sub-chart	*	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
SINGLE-NOT-FIRST-UIMBI		No Changes					

NS03TA09: UIMBI Base Rate **

Effective Date: JUN-19-2009

Sub-chart - High Level	*	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator
MULTI-FIRST-UIMBI		Yes	Yes
SINGLE-FIRST-UIMBI		Yes	No
MULTI-NOT-FIRST-UIMBI		No	Yes
SINGLE-NOT-FIRST-UIMBI		No	No

Sub-chart	*	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
MULTI-FIRST-UIMBI	C			25000	50000	44.20	42.10
	C			25000	100000	72.50	69.00
	C			30000	60000	72.50	69.00
	C			40000	80000	72.50	69.00
	C			50000	50000	72.50	69.00
	C			50000	100000	72.50	69.00
	C			50000	200000	107.70	102.50
	C			100000	100000	107.70	102.50
	C			100000	150000	107.70	102.50
	C			100000	200000	107.70	102.50
	C			100000	250000	122.10	116.20
	C			100000	300000	122.10	116.20
	C			100000	400000	162.00	154.10
	C			100000	500000	162.00	154.10
	C			150000	200000	152.40	145.00
	C			150000	250000	152.40	145.00
	C			150000	300000	152.40	145.00
	C			150000	400000	162.00	154.10
	C			150000	500000	162.00	154.10
	C			200000	200000	152.40	145.00
	C			200000	250000	152.40	145.00
	C			200000	300000	152.40	145.00
	C			200000	400000	162.00	154.10
	C			200000	500000	162.00	154.10
	C			200000	750000	203.20	193.30
	C			250000	250000	152.40	145.00
	C			250000	300000	152.40	145.00
	C			250000	400000	162.00	154.10
	C			250000	500000	162.00	154.10
	C			250000	750000	203.20	193.30
	C			250000	1000000	203.20	193.30
	C			300000	300000	152.40	145.00
	C			300000	400000	183.60	174.70
	C			300000	500000	183.60	174.70
	C			300000	750000	203.20	193.30
	C			300000	1000000	203.20	193.30
	C			400000	400000	183.60	174.70
	C			400000	500000	183.60	174.70
	C			400000	750000	203.20	193.30
	C			400000	1000000	203.20	193.30
	C			500000	500000	183.60	174.70
	C			500000	750000	203.20	193.30
	C			500000	1000000	203.20	193.30
	C			1000000	1000000	223.20	212.40
SINGLE-FIRST-UIMBI	C			25000	50000	23.60	22.50

Sub-chart	*	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
	C			25000	100000	37.90	36.10
	C			30000	60000	37.90	36.10
	C			40000	80000	37.90	36.10
	C			50000	50000	37.90	36.10
	C			50000	100000	37.90	36.10
	C			50000	200000	56.80	54.00
	C			100000	100000	56.80	54.00
	C			100000	150000	56.80	54.00
	C			100000	200000	56.80	54.00
	C			100000	250000	64.00	60.90
	C			100000	300000	64.00	60.90
	C			100000	400000	85.10	81.00
	C			100000	500000	85.10	81.00
	C			150000	200000	80.10	76.20
	C			150000	250000	80.10	76.20
	C			150000	300000	80.10	76.20
	C			150000	400000	85.10	81.00
	C			150000	500000	85.10	81.00
	C			200000	200000	80.10	76.20
	C			200000	250000	80.10	76.20
	C			200000	300000	80.10	76.20
	C			200000	400000	85.10	81.00
	C			200000	500000	85.10	81.00
	C			200000	750000	106.70	101.50
	C			250000	250000	80.10	76.20
	C			250000	300000	80.10	76.20
	C			250000	400000	85.10	81.00
	C			250000	500000	85.10	81.00
	C			250000	750000	106.70	101.50
	C			250000	1000000	106.70	101.50
	C			300000	300000	80.10	76.20
	C			300000	400000	96.00	91.30
	C			300000	500000	96.00	91.30
	C			300000	750000	106.70	101.50
	C			300000	1000000	106.70	101.50
	C			400000	400000	96.00	91.30
	C			400000	500000	96.00	91.30
	C			400000	750000	106.70	101.50
	C			400000	1000000	106.70	101.50
	C			500000	500000	96.00	91.30
	C			500000	750000	106.70	101.50
	C			500000	1000000	106.70	101.50
	C			1000000	1000000	117.40	111.70
MULTI-NOT-FIRST-UIMBI		No Changes					
SINGLE-NOT-FIRST-UIMBI		No Changes					

NS03TA36: MDCL Base Rate **
Effective Date: JUN-19-2009

* Territory	New: Base Rate	Old: Base Rate
C 25	150.00	150.30
C 35	161.70	162.00
C 38	171.80	179.10
C 39	163.60	170.60
C 44	163.20	163.50
C 47	172.00	179.40
C 50	155.00	155.30
C 51	156.30	156.60

* Territory	New: Base Rate	Old: Base Rate
C 52	158.20	158.50
C 53	150.00	155.30
C 54	153.60	160.20
C 55	163.90	172.50
C 56	160.50	167.40
C 57	146.80	154.50
C 58	146.20	146.50
C 61	150.30	150.60
C 62	171.10	178.40
C 63	157.90	158.20
C 64	152.30	152.60
C 65	161.60	161.90
C 66	156.50	163.20
C 68	150.40	153.00
C 69	159.10	165.90
C 71	144.50	149.10
C 72	153.00	153.30
C 73	148.60	148.90
C 74	171.10	178.40
C 75	160.10	160.40
C 76	137.90	147.50
C 77	164.20	168.40
C 78	171.90	179.20
C 79	178.60	186.20
C 80	148.10	148.40
C 81	154.30	160.90
C 82	144.00	150.20
C 83	158.40	165.20
C 84	160.80	167.70
C 85	143.00	147.60
C 87	156.70	161.90
C 88	159.60	166.40
C 90	196.00	204.40
C 91	149.80	153.60
C 92	147.60	147.90
C 93	147.30	153.60
C 94	148.60	148.90
C 95	197.00	197.40
C 96	155.40	162.00
C 97	154.90	161.50
C 98	162.60	162.90
C 99	201.80	202.20
C 100	171.90	179.20
C 101	213.30	222.40
C 102	192.50	192.90
C 103	180.90	188.60
C 104	135.50	142.60
C 105	142.60	142.90
C 106	187.00	195.00
C 107	187.80	195.80
C 108	225.00	234.60
C 109	227.20	236.90
C 110	176.00	183.50
C 111	176.60	184.20
C 112	164.70	167.40
C 113	212.80	221.90
C 114	236.40	246.50
C 115	175.80	183.30

* Territory	New: Base Rate	Old: Base Rate
C 999	246.00	246.50

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TC11: COMP Vehicle Model Year Factor **

Effective Date: JUN-19-2009

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2012	1.103	0.000
A 2011	1.077	0.000
2010	1.051	1.051
2009	1.026	1.026
2008	1.000	1.000
2007	0.974	0.974
2006	0.949	0.949
2005	0.923	0.923
2004	0.898	0.898
2003	0.873	0.873
2002	0.848	0.848
2001	0.823	0.823
2000	0.797	0.797
1999	0.771	0.771
1998	0.746	0.746
1997	0.720	0.720
1996	0.695	0.695
1995	0.669	0.669
1994	0.645	0.645
1993	0.619	0.619
1992	0.619	0.619
1991	0.619	0.619
1990	0.619	0.619
1989	0.619	0.619
1988	0.619	0.619
<1988	0.619	0.619

For model years not displayed in the rate manual, an additive factor of 0.026 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC12: COLL Vehicle Model Year Factor **

Effective Date: JUN-19-2009

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2012	1.181	0.000
A 2011	1.136	0.000
2010	1.091	1.091
2009	1.045	1.045
2008	1.000	1.000
2007	0.955	0.955
2006	0.909	0.909
2005	0.864	0.864
2004	0.817	0.817
2003	0.772	0.772
2002	0.726	0.726
2001	0.680	0.680
2000	0.635	0.635
1999	0.588	0.588
1998	0.544	0.544
1997	0.498	0.498
1996	0.452	0.452
1995	0.406	0.406
1994	0.361	0.361

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
1993	0.344	0.344
1992	0.344	0.344
1991	0.344	0.344
1990	0.344	0.344
1989	0.344	0.344
1988	0.344	0.344
<1988	0.344	0.344

For model years not displayed in the rate manual, an additive factor of 0.045 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC13: BI Vehicle Model Year Factor **

Effective Date: JUN-19-2009

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2012	1.051	0.000
A 2011	1.038	0.000
2010	1.025	1.025
2009	1.013	1.013
2008	1.000	1.000
2007	0.987	0.987
2006	0.975	0.975
2005	0.962	0.962
2004	0.950	0.950
2003	0.938	0.938
2002	0.925	0.925
2001	0.911	0.911
2000	0.899	0.899
1999	0.886	0.886
1998	0.873	0.873
1997	0.860	0.860
1996	0.847	0.847
1995	0.834	0.834
1994	0.822	0.822
1993	0.822	0.822
1992	0.822	0.822
1991	0.822	0.822
1990	0.822	0.822
1989	0.822	0.822
1988	0.822	0.822
<1988	0.822	0.822

For model years not displayed in the rate manual, an additive factor of 0.013 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC14: PD Vehicle Model Year Factor **

Effective Date: JUN-19-2009

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2012	1.036	0.000
A 2011	1.027	0.000
2010	1.018	1.018
2009	1.009	1.009
2008	1.000	1.000
2007	0.991	0.991
2006	0.982	0.982
2005	0.973	0.973
2004	0.965	0.965
2003	0.956	0.956
2002	0.948	0.948
2001	0.939	0.939

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
2000	0.930	0.930
1999	0.922	0.922
1998	0.914	0.914
1997	0.904	0.904
1996	0.897	0.897
1995	0.888	0.888
1994	0.888	0.888
1993	0.888	0.888
1992	0.888	0.888
1991	0.888	0.888
1990	0.888	0.888
1989	0.888	0.888
1988	0.888	0.888
<1988	0.888	0.888

For model years not displayed in the rate manual, an additive factor of 0.009 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC15: MDCL Vehicle Model Year Factor **

Effective Date: JUN-19-2009

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2012	1.088	0.000
A 2011	1.066	0.000
2010	1.044	1.044
2009	1.022	1.022
2008	1.000	1.000
2007	0.978	0.978
2006	0.956	0.956
2005	0.934	0.934
2004	0.912	0.912
2003	0.890	0.890
2002	0.869	0.869
2001	0.847	0.847
2000	0.826	0.826
1999	0.804	0.804
1998	0.782	0.782
1997	0.760	0.760
1996	0.738	0.738
1995	0.738	0.738
1994	0.738	0.738
1993	0.738	0.738
1992	0.738	0.738
1991	0.738	0.738
1990	0.738	0.738
1989	0.738	0.738
1988	0.738	0.738
<1988	0.738	0.738

For model years not displayed in the rate manual, an additive factor of 0.022 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TE80: BI Driver Factor **

Effective Date: JUN-19-2009

Sub-chart - High Level	* Driver Age	Marital Status Code	Student Away Indicator
ADULT-MARRIED		Married	
	<25	Divorced, Separated, Single, N/A, Widowed	College Student
ADULT-SINGLE	<25	Divorced, Separated, Single, N/A, Widowed	Not College Student

Sub-chart - High Level	*	Driver Age	Marital Status Code	Student Away Indicator
		>24	Divorced, Separated, Single, N/A, Widowed	

Sub-chart	*	Driver Age	Gender	Good Student Code	New: Driver Factor	Old: Driver Factor
ADULT-MARRIED		0-18	Female		2.30	2.30
		19	Female		1.90	1.90
		20	Female		1.65	1.65
	C	21	Female		1.30	1.43
	C	22	Female		1.15	1.25
	C	23	Female		1.00	1.16
	C	24	Female		0.98	1.07
	C	25	Female		0.95	1.04
	C	26	Female		0.90	0.97
	C	27	Female		0.90	0.97
	C	28	Female		0.90	0.93
	C	29	Female		0.90	0.93
		30-34	Female		0.90	0.90
		35-49	Female		0.89	0.89
		50-54	Female		0.88	0.88
		55-59	Female		0.87	0.87
		60-64	Female		0.90	0.90
		65-69	Female		0.98	0.98
		70-72	Female		1.09	1.09
		73-74	Female		1.20	1.20
		75	Female		1.20	1.20
		76-79	Female		1.32	1.32
		>79	Female		1.50	1.50
		0-18	Male	Does Not Apply	2.75	2.75
		0-18	Male	Applies	2.74	2.74
		19	Male	Does Not Apply	2.34	2.34
		19	Male	Applies	2.33	2.33
		20	Male	Does Not Apply	2.05	2.05
		20	Male	Applies	2.04	2.04
		21	Male	Does Not Apply	1.85	1.85
		21	Male	Applies	1.84	1.84
		22	Male	Does Not Apply	1.58	1.58
		22	Male	Applies	1.57	1.57
		23	Male	Does Not Apply	1.45	1.45
		23	Male	Applies	1.44	1.44
		24	Male	Does Not Apply	1.35	1.35
		24	Male	Applies	1.34	1.34
	C	25	Male		1.15	1.28
	C	26	Male		1.12	1.18
	C	27	Male		1.12	1.18
	C	28	Male		1.09	1.10
	C	29	Male		1.09	1.10
		30-34	Male		1.02	1.02
		35-49	Male		1.00	1.00
		50-54	Male		0.90	0.90
		55-59	Male		0.93	0.93
		60-64	Male		0.96	0.96
		65-69	Male		1.00	1.00
		70-72	Male		1.18	1.18
		73-74	Male		1.33	1.33
		75	Male		1.33	1.33
		76-79	Male		1.55	1.55
		>79	Male		1.80	1.80

Sub-chart	*	Driver Age	Gender	Good Student Code	New: Driver Factor	Old: Driver Factor
ADULT-SINGLE		0-18	Female	Does Not Apply	2.80	2.80
		0-18	Female	Applies	2.79	2.79
		19	Female	Does Not Apply	2.13	2.13
		19	Female	Applies	2.12	2.12
		20	Female	Does Not Apply	1.78	1.78
		20	Female	Applies	1.77	1.77
		21	Female	Does Not Apply	1.48	1.48
		21	Female	Applies	1.47	1.47
		22	Female	Does Not Apply	1.38	1.38
		22	Female	Applies	1.37	1.37
		23	Female	Does Not Apply	1.33	1.33
		23	Female	Applies	1.32	1.32
		24	Female	Does Not Apply	1.30	1.30
		24	Female	Applies	1.29	1.29
	C	25	Female		1.20	1.25
	C	26-27	Female		1.18	1.20
		28-29	Female		1.13	1.13
		30-34	Female		1.08	1.08
		35-49	Female		1.05	1.05
		50-54	Female		0.90	0.90
		55-59	Female		0.87	0.87
		60-64	Female		0.90	0.90
		65-69	Female		1.03	1.03
		70-72	Female		1.15	1.15
		73-74	Female		1.25	1.25
		75	Female		1.25	1.25
		76-79	Female		1.35	1.35
		>79	Female		1.45	1.45
		0-18	Male	Does Not Apply	3.55	3.55
		0-18	Male	Applies	3.54	3.54
		19	Male	Does Not Apply	2.62	2.62
		19	Male	Applies	2.61	2.61
		20	Male	Does Not Apply	2.24	2.24
		20	Male	Applies	2.23	2.23
		21	Male	Does Not Apply	1.95	1.95
		21	Male	Applies	1.94	1.94
		22	Male	Does Not Apply	1.65	1.65
		22	Male	Applies	1.64	1.64
		23	Male	Does Not Apply	1.52	1.52
		23	Male	Applies	1.51	1.51
		24	Male	Does Not Apply	1.46	1.46
		24	Male	Applies	1.45	1.45
		25	Male		1.37	1.37
		26-27	Male		1.33	1.33
		28-29	Male		1.25	1.25
		30-34	Male		1.20	1.20
		35-49	Male		1.05	1.05
		50-54	Male		0.95	0.95
		55-59	Male		0.93	0.93
		60-64	Male		1.00	1.00
		65-69	Male		1.10	1.10
		70-72	Male		1.30	1.30
		73-74	Male		1.45	1.45
		75	Male		1.45	1.45
		76-79	Male		1.65	1.65
		>79	Male		1.85	1.85

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE81: PD Driver Factor **

Effective Date: JUN-19-2009

Sub-chart - High Level	*	Driver Age	Marital Status Code	Student Away Indicator
ADULT-SINGLE		<25	Divorced, Separated, Single, N/A, Widowed	Not College Student
		>24	Divorced, Separated, Single, N/A, Widowed	
ADULT-MARRIED			Married	
		<25	Divorced, Separated, Single, N/A, Widowed	College Student

Sub-chart	*	Driver Age	Gender	Good Student Code	New: Driver Factor	Old: Driver Factor
ADULT-SINGLE		No Changes				
ADULT-MARRIED		0-18	Female		2.30	2.30
		19	Female		1.90	1.90
		20	Female		1.65	1.65
	C	21	Female		1.30	1.43
	C	22	Female		1.10	1.25
	C	23	Female		1.09	1.16
	C	24	Female		1.00	1.07
	C	25	Female		1.00	1.04
		26	Female		0.97	0.97
		27	Female		0.97	0.97
		28	Female		0.93	0.93
		29	Female		0.93	0.93
		30-34	Female		0.90	0.90
		35-49	Female		0.89	0.89
		50-54	Female		0.88	0.88
		55-59	Female		0.87	0.87
		60-64	Female		0.90	0.90
		65-69	Female		0.98	0.98
		70-72	Female		1.09	1.09
		73-74	Female		1.20	1.20
		75	Female		1.20	1.20
		76-79	Female		1.32	1.32
		>79	Female		1.50	1.50
		0-18	Male	Does Not Apply	2.75	2.75
		0-18	Male	Applies	2.74	2.74
		19	Male	Does Not Apply	2.34	2.34
		19	Male	Applies	2.33	2.33
		20	Male	Does Not Apply	2.05	2.05
		20	Male	Applies	2.04	2.04
	C	21	Male	Does Not Apply	1.80	1.85
	C	21	Male	Applies	1.79	1.84
	C	22	Male	Does Not Apply	1.50	1.58
	C	22	Male	Applies	1.49	1.57
	C	23	Male	Does Not Apply	1.38	1.45
	C	23	Male	Applies	1.37	1.44
	C	24	Male	Does Not Apply	1.25	1.35
	C	24	Male	Applies	1.24	1.34
	C	25	Male		1.20	1.28
		26	Male		1.18	1.18
		27	Male		1.18	1.18
		28	Male		1.10	1.10
		29	Male		1.10	1.10
		30-34	Male		1.02	1.02
		35-49	Male		1.00	1.00
		50-54	Male		0.90	0.90
		55-59	Male		0.93	0.93

Sub-chart	*	Driver Age	Gender	Good Student Code	New: Driver Factor	Old: Driver Factor
		60-64	Male		0.96	0.96
		65-69	Male		1.00	1.00
		70-72	Male		1.18	1.18
		73-74	Male		1.33	1.33
		75	Male		1.33	1.33
		76-79	Male		1.55	1.55
		>79	Male		1.80	1.80

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE87: PLCY Financial Responsibility Rate Factor **

Effective Date: JUN-19-2009

Sub-chart - High Level	*	Coverage
MP		MDCL
BI,COLL,PD		BI, COLL, PD
COMP		COMP

Sub-chart	*	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	New: Financial Responsibility Rate Factor	Old: Financial Responsibility Rate Factor
MP	C	1	A		0.43	0.40
	C	1	B		0.43	0.40
	C	1	C		0.43	0.40
	C	1	D		0.43	0.40
	C	1	E		0.43	0.40
	C	2	A		0.50	0.44
	C	2	B		0.50	0.44
	C	2	C		0.50	0.44
	C	2	D		0.50	0.44
	C	2	E		0.50	0.44
	C	3	A		0.52	0.48
	C	3	B		0.52	0.48
	C	3	C		0.52	0.48
	C	3	D		0.52	0.48
	C	3	E		0.52	0.48
		4	A		0.53	0.53
		4	B		0.53	0.53
		4	C		0.53	0.53
		4	D		0.53	0.53
		4	E		0.53	0.53
	C	5	A		0.62	0.58
	C	5	B		0.62	0.58
	C	5	C		0.62	0.58
	C	5	D		0.62	0.58
	C	5	E		0.62	0.58
	C	6	A		0.67	0.65
	C	6	B		0.67	0.65
	C	6	C		0.67	0.65
	C	6	D		0.67	0.65
	C	6	E		0.67	0.65
	C	7	A		0.73	0.72
	C	7	B		0.73	0.72
	C	7	C		0.73	0.72
	C	7	D		0.73	0.72
	C	7	E		0.73	0.72
	C	8	A		0.79	0.80
	C	8	B		0.79	0.80
	C	8	C		0.79	0.80

Sub-chart	*	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	New: Financial Responsibility Rate Factor	Old: Financial Responsibility Rate Factor
	C	8	D		0.79	0.80
	C	8	E		0.79	0.80
	C	9	A		0.86	0.90
	C	9	B		0.86	0.90
	C	9	C		0.86	0.90
	C	9	D		0.86	0.90
	C	9	E		0.86	0.90
		10	A		1.00	1.00
		10	B		1.00	1.00
		10	C		1.00	1.00
		10	D		1.00	1.00
		10	E		1.00	1.00
	C	11	A		1.15	1.20
	C	11	B		1.15	1.20
	C	11	C		1.15	1.20
	C	11	D		1.15	1.20
	C	11	E		1.15	1.20
	C	99	A	15-29	0.73	0.74
	C	99	A	30-50	0.60	0.54
	C	99	A	51-99	0.60	0.54
	C	99	B	15-29	0.73	0.74
	C	99	B	30-50	0.60	0.54
	C	99	B	51-99	0.60	0.54
	C	99	C	15-29	0.73	0.74
	C	99	C	30-50	0.60	0.54
	C	99	C	51-99	0.60	0.54
	C	99	D	15-29	0.73	0.74
	C	99	D	30-50	0.60	0.54
	C	99	D	51-99	0.60	0.54
	C	99	E	15-29	0.73	0.74
	C	99	E	30-50	0.60	0.54
	C	99	E	51-99	0.60	0.54
		106	A		1.20	1.20
		106	B		1.20	1.20
		106	C		1.20	1.20
		106	D		1.20	1.20
		106	E		1.20	1.20
			X		1.00	1.00
BI,COLL,PD	C	1	A		0.65	0.63
	C	1	B		0.65	0.63
	C	1	C		0.65	0.63
	C	1	D		0.65	0.63
	C	1	E		0.65	0.63
	C	2	A		0.68	0.66
	C	2	B		0.68	0.66
	C	2	C		0.68	0.66
	C	2	D		0.68	0.66
	C	2	E		0.68	0.66
	C	3	A		0.70	0.69
	C	3	B		0.70	0.69
	C	3	C		0.70	0.69
	C	3	D		0.70	0.69
	C	3	E		0.70	0.69
	C	4	A		0.74	0.73
	C	4	B		0.74	0.73
	C	4	C		0.74	0.73

Sub-chart	*	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	New: Financial Responsibility Rate Factor	Old: Financial Responsibility Rate Factor
	C	4	D		0.74	0.73
	C	4	E		0.74	0.73
	C	5	A		0.77	0.76
	C	5	B		0.77	0.76
	C	5	C		0.77	0.76
	C	5	D		0.77	0.76
	C	5	E		0.77	0.76
	C	6	A		0.81	0.80
	C	6	B		0.81	0.80
	C	6	C		0.81	0.80
	C	6	D		0.81	0.80
	C	6	E		0.81	0.80
	C	7	A		0.86	0.85
	C	7	B		0.86	0.85
	C	7	C		0.86	0.85
	C	7	D		0.86	0.85
	C	7	E		0.86	0.85
		8	A		0.90	0.90
		8	B		0.90	0.90
		8	C		0.90	0.90
		8	D		0.90	0.90
		8	E		0.90	0.90
		9	A		0.96	0.96
		9	B		0.96	0.96
		9	C		0.96	0.96
		9	D		0.96	0.96
		9	E		0.96	0.96
	C	10	A		1.01	1.00
	C	10	B		1.01	1.00
	C	10	C		1.01	1.00
	C	10	D		1.01	1.00
	C	10	E		1.01	1.00
		11	A		1.07	1.07
		11	B		1.07	1.07
		11	C		1.07	1.07
		11	D		1.07	1.07
		11	E		1.07	1.07
	C	99	A	15-29	1.04	1.11
	C	99	A	30-50	0.99	1.04
	C	99	A	51-99	0.82	0.81
	C	99	B	15-29	1.04	1.11
	C	99	B	30-50	0.99	1.04
	C	99	B	51-99	0.82	0.81
	C	99	C	15-29	1.04	1.11
	C	99	C	30-50	0.99	1.04
	C	99	C	51-99	0.82	0.81
	C	99	D	15-29	1.04	1.11
	C	99	D	30-50	0.99	1.04
	C	99	D	51-99	0.82	0.81
	C	99	E	15-29	1.04	1.11
	C	99	E	30-50	0.99	1.04
	C	99	E	51-99	0.82	0.81
		106	A		1.07	1.07
		106	B		1.07	1.07
		106	C		1.07	1.07
		106	D		1.07	1.07

Sub-chart	*	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	New: Financial Responsibility Rate Factor	Old: Financial Responsibility Rate Factor
		106	E		1.07	1.07
			X		1.00	1.00
COMP	C	1	A		0.50	0.48
	C	1	B		0.50	0.48
	C	1	C		0.50	0.48
	C	1	D		0.50	0.48
	C	1	E		0.50	0.48
	C	2	A		0.60	0.54
	C	2	B		0.60	0.54
	C	2	C		0.60	0.54
	C	2	D		0.60	0.54
	C	2	E		0.60	0.54
	C	3	A		0.63	0.60
	C	3	B		0.63	0.60
	C	3	C		0.63	0.60
	C	3	D		0.63	0.60
	C	3	E		0.63	0.60
		4	A		0.65	0.65
		4	B		0.65	0.65
		4	C		0.65	0.65
		4	D		0.65	0.65
		4	E		0.65	0.65
	C	5	A		0.72	0.70
	C	5	B		0.72	0.70
	C	5	C		0.72	0.70
	C	5	D		0.72	0.70
	C	5	E		0.72	0.70
	C	6	A		0.76	0.75
	C	6	B		0.76	0.75
	C	6	C		0.76	0.75
	C	6	D		0.76	0.75
	C	6	E		0.76	0.75
	C	7	A		0.81	0.80
	C	7	B		0.81	0.80
	C	7	C		0.81	0.80
	C	7	D		0.81	0.80
	C	7	E		0.81	0.80
		8	A		0.85	0.85
		8	B		0.85	0.85
		8	C		0.85	0.85
		8	D		0.85	0.85
		8	E		0.85	0.85
	C	9	A		0.89	0.90
	C	9	B		0.89	0.90
	C	9	C		0.89	0.90
	C	9	D		0.89	0.90
	C	9	E		0.89	0.90
		10	A		1.00	1.00
		10	B		1.00	1.00
		10	C		1.00	1.00
		10	D		1.00	1.00
		10	E		1.00	1.00
	C	11	A		1.10	1.05
	C	11	B		1.10	1.05
	C	11	C		1.10	1.05
	C	11	D		1.10	1.05

Sub-chart	*	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	New: Financial Responsibility Rate Factor	Old: Financial Responsibility Rate Factor
	C	11	E		1.10	1.05
	C	99	A	15-29	0.69	0.75
		99	A	30-50	0.63	0.63
	C	99	A	51-99	0.49	0.38
	C	99	B	15-29	0.69	0.75
		99	B	30-50	0.63	0.63
	C	99	B	51-99	0.49	0.38
	C	99	C	15-29	0.69	0.75
		99	C	30-50	0.63	0.63
	C	99	C	51-99	0.49	0.38
	C	99	D	15-29	0.69	0.75
		99	D	30-50	0.63	0.63
	C	99	D	51-99	0.49	0.38
	C	99	E	15-29	0.69	0.75
		99	E	30-50	0.63	0.63
	C	99	E	51-99	0.49	0.38
		106	A		1.05	1.05
		106	B		1.05	1.05
		106	C		1.05	1.05
		106	D		1.05	1.05
		106	E		1.05	1.05
			X		1.00	1.00

ARKANSAS NONSTANDARD AUTOMOBILE RATING MANUAL

NATIONWIDE ASSURANCE COMPANY

Effective – June 19, 2009

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INTRODUCTION

The following provides a brief summary of the layout and content of the Private Passenger Automobile Rate Manual:

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.

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 the 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, OR
 - b. Driving to and from a primary place of employment, OR
 - c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples, OR
 - d. Incidental hauling of:
 - (1) Equipment, OR
 - (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, Nationwide Affinity 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.)

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

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

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.

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
NNO	Named Non-Owner 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
UM	Uninsured Motorists Coverage
UIM	Underinsured Motorists Coverage
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
PE	Contents/Personal Effects
SE	Additional Coverage for Special Equipment

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PREMIUM MODIFICATION RULES

MATRIX TIER FACTOR

Eff. 3-15-07

Based on a combination of prior insurance status, prior BI limits, multi-product applicability, and the number of vehicles insured with Nationwide, the otherwise applicable premium shall be reduced.

The following rules are applicable:

New Business Rules

1. Policies will be assigned to one of three "prior insurance" categories: no prior insurance, 6-months continuous coverage with a 1-30 day lapse, or 6-months continuous coverage without a lapse.
2. 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.
3. To be considered as "multi-product" within the Matrix, the Named Insured must also be the Named Insured under a Nationwide Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy. It will also be considered "multi-product" if 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. If the Named Insured is not the Named Insured on another Nationwide policy, but owns and occupies a single-, two-, three-, or four-family dwelling, a condominium, or a mobile home, then the Insured would also be considered "multi-product."
4. If the total number of vehicles insured by Nationwide Assurance 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. 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.

Renewal Business Rules

1. Policies will be considered for re-tiering every two years of consecutive lapse-free coverage. A customer's tier will only improve. A policy may be re-tiered if the following criteria are met:
 - a. No accidents or violations in the last two years.
 - b. No NSF (non-sufficient fund) checks in the last two years.

Changes

1. Policies may move within sub-tiers as certain policy conditions change (for example, A1 to A2 or E4 to E3):
 - a. If the Insured adds a vehicle and now qualifies for a "multi-vehicle" sub-tier, OR
 - b. If the Insured deletes a vehicle and no longer qualifies for a "multi-vehicle" sub-tier, OR
 - c. If the Insured purchases another product or deletes a policy which changes their qualification for a "multi-product" sub-tier.

[Rating Chart](#)

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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 a 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 premium for COMP and COLL shall be increased.

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

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

The current model year changes effective October 1st of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2002, model year 2003 will be "current" and model year 2002 will be one year old).

Note: The OEM Loss Settlement Endorsement will not be available if SE coverage is also purchased.

[COMP Rating Chart](#)

[COLL Rating Chart](#)

NEW VEHICLE DISCOUNT

Eff. 9-15-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The 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, 2005, model year 2006 will be "current" and model year 2005 will be one year old).

[BI Rating Chart](#)

[PD Rating Chart](#)

[ME Rating Chart](#)

[COMP Rating Chart](#)

[COLL Rating Chart](#)

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:

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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](#)

HOUSEHOLD COMPOSITION FACTOR

Eff. 3-22-08

Based on the combination of the number of household drivers, household vehicles, and the age of the youngest household driver, the otherwise applicable premiums shall be adjusted by the appropriate factors.

The following rules are applicable:

1. Vehicles within the household insured by Nationwide Assurance Company will be considered in the household vehicle count, subject to a maximum count of four household vehicles. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.
2. Rated drivers insured by Nationwide Assurance Company and who otherwise meet the definition of members of the household will be considered in the household driver count, subject to a maximum count of four household drivers. Only drivers rated as principal or occasional on one or more Nationwide policies are to be considered when determining the number of drivers insured by Nationwide. Individual operators listed on multiple Nationwide policies are only to be counted once.

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3. If any household member eligible from the previous rule is under the age of 25, Household Composition factors will be selected from the table labeled "Youth". Households with no members under the age of 25 will be assigned factors from the table labeled "Adult". For purposes of this rule, "age" means the age that has been or will be attained within the current calendar year.
4. A distinct factor will be selected for each coverage to which Household Composition applies, based upon the number of household vehicles, household drivers and the presence of one or more operators under the age of 25 as defined by the previous three rules.

[Rating Chart](#)

LAPSE 1-30 DAY SURCHARGE

A surcharge will apply to policies in Tier A or B of the Matrix that lapse for less than 31 days. The surcharge shall apply for two years of consecutive lapse-free coverage. Policies that lapse over 30 days will be treated as new business.

[Rating Chart](#)

ADVANCE QUOTE DISCOUNT

Eff. 9-15-06

This discount applies to new business policies effective on or after September 15, 2006 if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. Existing Nationwide insureds are not eligible for the discount, nor are any policyholders with a lapse in insurance.

The Advance Quote Discount is applicable to the following coverages: BI, PD, ME, COMP, and COLL.

The following vehicle types are eligible: PPA and AC-Reg.

[Rating Chart](#)

PASSIVE OCCUPANT RESTRAINT DISCOUNT

Eff. 12-1-08

A discount in the otherwise applicable premium is applicable for any vehicle 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](#)

HOME AND CAR DISCOUNT

If the Named Insured is also the Named Insured under a Nationwide Mutual Fire Insurance Company Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy, the otherwise applicable premium shall be reduced.

[Rating Chart](#)

AUTO FINANCIAL DISCOUNT

If the policy does not qualify 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.

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[Rating Chart](#)

INELIGIBLE RISK SURCHARGE

Ineligible risks identified or endorsed on an existing policy beyond the discovery period will be surcharged and the policy will be non-renewed.

[Rating Chart](#)

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AVERAGE DRIVER CLASS FACTOR

An Average Driver Factor is used in determining the rate per vehicle. The maximum number of drivers to be averaged will be limited to the number of vehicles. Drivers are ranked based on BI factor for driver class, merit rating points, financial responsibility, driver discounts, and driver surcharges. The highest ranked driver(s) that equal the number of vehicles are included in the determination of the Average Driver Factor.

Examples:

- If there are two or more drivers and only one vehicle, the highest ranked driver is rated with the vehicle.
- If there are three or more drivers and two vehicles, only the two highest ranked drivers are averaged and so on.

Limiting the number of drivers to the number of vehicles, determine the applicable driver(s) to be included in the determination of the Averaged Driver Factor. The drivers with the highest BI Driver Factor after applying the Merit Rating Rate Factor, Accident Free discount (if applicable), Unverifiable Driving Record Surcharge (if applicable), Financial Responsibility Rate Factor, and Accident Prevention Course Discount (if applicable) will be included in the determination of the Average Driver Factor.

Add the applicable Driver Factor for applicable drivers and divide this sum by the number of rated drivers assigned to the Average Driver Factor.

Every time a driver is added or deleted and/or a vehicle is added or deleted, the Average Driver Factor will be recalculated.

DRIVER CLASSIFICATION — Definitions

1. "Married" means a married person living with his or her spouse.

Also, an unmarried operator who is a resident student at school, college or educational institution over 100 miles away 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 the vehicle 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. 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

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- (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR
 - (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR
 - (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.
- c. The "Good Student" classification will continue to be applicable for those operators 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 insured with Nationwide for at least one year prior to the policy's renewal date following graduation.
- 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. ~~6-19-09~~

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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](#)

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MERIT RATING PLAN FACTOR*Eff. 12-1-08*

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

A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.

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

B. APPLICATION OF SURCHARGES

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

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

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.
2. Non-moving violations are not included in the determination of surcharges.

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 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

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- l. Reckless operation of a motor vehicle, OR
 - m. Misrepresenting, loaning or falsification of a driver's license, license plate, or registration, OR
 - n. Operating a motor vehicle without owner's permission, OR
 - o. Illegal transportation of hazardous materials or explosives, OR
 - p. Illegal transportation of liquor or narcotics for sale, OR
 - q. Passing a stopped school bus, OR
 - r. Operating or permitting operation of an uninsured motor vehicle, OR
 - s. Other serious violations.
2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

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 BI 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 unless it is deemed that the insured's negligence or intentional act was not the proximate cause of the accident or injury.

An accident is 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 \$1, or in bodily injury or death (excluding UM).

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

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of the other automobile involved in such accident was convicted of a moving violation, OR

- f. Involved in an accident resulting in damage by contact with animals or fowl, OR
- g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR
- h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR
- i. Involved in an accident in which the responsible party was protected by sovereign immunity.
- j. The insured's negligence or intentional act was not the proximate cause of the accident or injury.

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. 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.

MINOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	1
2	4
3	7
4	10
Each Additional	+5

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Once points have been assigned as a result of a minor violation, they will continue to be assigned for the remainder of the 35-month experience period.

MAJOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	5
2	20
Each Additional	+15

DRIVING WHILE INTOXICATED (DWI) VIOLATON POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	3
2	7
Each Additional	+3

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".

[Applicable Additive Violation Surcharges](#)

E. 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 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.

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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[Applicable Additive Accident Surcharges](#)

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F. 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 class 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 class factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

G. 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.

ACCIDENT FREE DISCOUNT

Eff. 3-15-05

The applicable driver rate factor will be reduced if the driver meets the following conditions:

1. Driver has five years or more driving experience, AND
2. Driver is NOT receiving the "Unverifiable Driving Record Surcharge, AND
3. Driver is free from major and DUI violations for the most recent five years, AND
4. Driver has no lapse in coverage in the past year or continuous coverage for 6 months of new business, AND
5. Driver is free of chargeable accidents for the most recent five years.*

*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.

[Rating Chart](#)

UNVERIFIABLE DRIVER RECORD SURCHARGE

Eff. 12-1-08

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

[Rating Chart](#)

FINANCIAL RESPONSIBILITY RATE FACTOR**

Eff. ~~6-19-09~~

The Financial Responsibility rate factor will be applied to the policy based on Nationwide's Proprietary Credit Scoring Model. 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.

[Rating Chart**](#)

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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 no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.

Terms

No-Hit—no credit report is available from the selected vendor.

Renewal Scoring

The following rules 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 no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.
5. On policies where at least one driver is an exclusion and no driver has a credit score, the exclusion financial responsibility class shall be assigned to all drivers on the policy.
6. Policies may move up or down only one credit class per year, subject to the following credit reclassification rules:

Move policies to a better credit class upon renewal if:

- a. It is the annual renewal date for the policy, AND
- b. The policy satisfies the requirements of the better credit class, AND
- c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 12 months.

Move policies to a worse credit class upon renewal if:

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- a. It is the annual renewal date of the policy, AND
- b. The policy satisfies the requirements of the worse credit class, AND
- c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 12 months.

Renewal Scoring Exception

Policies where all drivers were prior “no-hits” or exclusions are subject to the New Business Scoring Rules above.

Terms

No-hit — no credit report is available from the selected vendor.

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 rated in either the exclusion or no-hit financial responsibility class:

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.

SPIN-OFF POLICIES

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

ACCIDENT PREVENTION COURSE DISCOUNT

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

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Department of Motor Vehicles, taught by an approved instructor, AND
2. A certificate is presented to the Company signifying the above course was successfully

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completed within three years prior to the inception or renewal date of the policy term to which this rule applies. The certificate is valid for three years following the dated of the 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. ~~6-19-09~~

Deleted: 12-1-08

Please refer to the Rating Charts portion of this manual.

[BI Base Rates**](#)[PD Base Rates**](#)[ME Base Rates**](#)[COMP Base Rates**](#)[COLL Base Rates**](#)**EXPENSE FEES**

Eff. 12-1-08

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 Symbol](#)[PD Rate Symbol](#)[ME Rate Symbol](#)[COMP Rate Symbol](#)[COLL Rate Symbol](#)**MODEL YEAR FACTORS****Eff. ~~6-19-09~~

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Please refer to the Rating Charts portion of this manual.

[BI Model Year Factors**](#)[PD Model Year Factors**](#)[ME Model Year Factors**](#)[COMP Model Year Factors**](#)[COLL Model Year Factors**](#)

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OTHER LIMITS AND DEDUCTIBLES

Eff. 9-15-05

[BI Limits](#)

[PD Limits](#)

[ME Limits](#)

[COMP Deductible](#)

[COLL Deductible](#)

RATING TABLES

Eff. 9-15-05

[BI Increased Limits Table](#)

[PD Increased Limits Table](#)

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TERRITORY

Eff. 3-15-07

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.

RATING TERRITORY SCHEDULE

County Number	County Name	Zip Code	Territory
1	Arkansas	Zip: 72003, 72026, 72038, 72042, 72048, 72055, 72073, 72140, 72166	63
		Zip: 72160	84
		Remainder of County.....	96
2	Ashley	ASHLEY - Entire County.....	51
3	Baxter	Zip: 72519, 72531, 72537, 72538, 72544, 72617, 72623, 72626, 72635, 72642, 72651, 72658	64
		Zip: 72653	93
		Remainder of County.....	97
4	Benton	Zip: 72768	71
		Zip: 72632, 72704, 72712, 72714, 72715, 72718, 72719, 72722, 72732, 72734, 72736, 72738, 72739, 72745, 72747, 72751, 72756, 72758, 72761, 72762, 72764	82
		Remainder of County.....	104
5	Boone	BOONE - Entire County.....	57
6	Bradley	BRADLEY - Entire County.....	50
7	Calhoun	CALHOUN - Entire County.....	50
8	Carroll	CARROLL - Entire County.....	57
9	Chicot	CHICOT - Entire County.....	51
10	Clark	CLARK - Entire County.....	50
11	Clay	CLAY - Entire County.....	55
12	Cleburne	Zip: 72067, 72121, 72130, 72131, 72137, 72179, 72523, 72530, 72534, 72543, 72546, 72550, 72581	63
		Zip: 72153	64
		Zip: 72088, 72044	92
		Remainder of County.....	96
13	Cleveland	CLEVELAND - Entire County.....	51
14	Columbia	COLUMBIA - Entire County.....	50
15	Conway	CONWAY - Entire County.....	57
16	Craighead	CRAIGHEAD - Entire County.....	55
17	Crawford	Zip: 72932, 72934, 72946, 72948, 72952, 72955, 72956, 72959	71
		Zip: 72921, 72947	91
		Remainder of County.....	104
18	Crittenden	Zip: 72327, 72339, 72348, 72364, 72376, 72384, 72386	62

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		Zip: 72301	74
		Zip: 72331	83
		Remainder of County.....	95
19	Cross	Zip: 72101, 72324, 72326, 72347, 72373, 72396	55
		Zip: 72331	83
		Remainder of County.....	55
20	Dallas	DALLAS - Entire County.....	50
21	Desha	DESHA - Entire County.....	51
22	Drew	DREW - Entire County.....	51
23	Faulkner	Zip: 72023, 72035, 72039, 72047, 72058, 72076, 72106, 72111, 72113, 72120, 72131, 72173, 72199	68
		Zip: 72032, 72034	80
		Remainder of County.....	102
24	Franklin	FRANKLIN - Entire County.....	57
25	Fulton	FULTON - Entire County.....	54
26	Garland	Zip: 71909, 71949, 71956, 71957, 71968	35
		Zip: 71901, 72087	65
		Remainder of County.....	98
27	Grant	Zip: 71603, 72057, 72084, 72132, 72167	69
		Zip: 71602, 72015, 72019, 72128, 72129, 72150	81
		Zip: 72065	115
		Remainder of County.....	103
28	Greene	GREENE - Entire County.....	55
29	Hempstead	HEMPSTEAD - Entire County.....	50
30	Hot Spring	Zip: 71923	50
		Zip: 71941, 71942	50
		Remainder of County.....	53
31	Howard	HOWARD - Entire County.....	50
32	Independence	Zip: 72501, 72527, 72534, 72550, 72568, 72579	63
		Zip: 72165, 72522, 72524, 72562, 72564, 72571	75
		Zip: 72020	75
		Remainder of County.....	96
33	Izard	IZARD - Entire County.....	54
34	Jackson	Zip: 72020	75
		Remainder of County.....	54
35	Jefferson	Zip: 71644, 72004, 72073, 72133, 72160, 72168, 72175	77
		Zip: 72046	113
		Zip: 71603, 72152	113
		Zip: 72079, 72132	113
		Zip 71601, 71602, 72150	114
		Remainder of County.....	99
36	Johnson	JOHNSON - Entire County.....	57
37	Lafayette	LAFAYETTE - Entire County.....	51
38	Lawrence	LAWRENCE - Entire County.....	54
39	Lee	LEE - Entire County.....	38
40	Lincoln	LINCOLN - Entire County.....	51
41	Little River	LITTLE RIVER - Entire County.....	50
42	Logan	LOGAN - Entire County.....	57
43	Lonoke	Zip: 72046, 72072	113

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		Remainder of County.....	112
44	Madison	MADISON - Entire County.....	57
45	Marion	MARION - Entire County.....	57
46	Miller	MILLER - Entire County.....	25
47	Mississippi	MISSISSIPPI - Entire County.....	39
48	Monroe	Zip: 72021	84
		Zip: 72029, 72069, 72134, 72366	88
		Remainder of County.....	96
49	Montgomery	MONTGOMERY - Entire County.....	50
50	Nevada	NEVADA - Entire County.....	50
51	Newton	NEWTON - Entire County.....	57
52	Ouachita	OUACHITA - Entire County.....	50
53	Perry	PERRY - Entire County.....	57
54	Phillips	PHILLIPS - Entire County.....	47
55	Pike	PIKE - Entire County.....	52
56	Poinsett	POINSETT - Entire County.....	55
57	Polk	POLK - Entire County.....	72
58	Pope	Zip: 72063, 72679, 72801, 72823, 72837, 72843, 72846, 72847, 72856	64
		Zip: 72802, 72858	76
		Remainder of County.....	97
59	Prairie	PRAIRIE - Entire County.....	54
60	Pulaski	Zip: 72126, 72023, 72016	79
		Zip: 72122, 72113, 72135, 72199, 72116, 72118, 72212, 72223, 72076, 72099, 72120	79
		Zip: 72205, 72206	90
		Zip: 72065, 72046	90
		Zip: 72117, 72142	106
		Zip: 72103, 72210	107
		Zip: 72204, 72209	108
		Zip: 72114, 72201, 72202	109
		Zip: 72002, 72227	110
		Zip: 72207, 72211	111
		Remainder of County.....	101
61	Randolph	Zip: 72460	75
		Remainder of County.....	55
62	Saint Francis	Zip: 72326, 72340, 72346, 72348, 72372, 72392, 72394, 72396	66
		Zip: 72335	78
		Remainder of County.....	100
63	Saline	Zip: 72057, 72084	69
		Zip: 71909, 72122, 72167	69
		Zip: 72002, 72011, 72015, 72019, 72022, 72087, 72103, 72210	81
		Zip: 72065, 72206	115
		Remainder of County.....	103
64	Scott	Zip: 71953	72
		Remainder of County.....	97
65	Searcy	SEARCY - Entire County.....	58
66	Sebastian	Zip: 72901-72906, 72908, 72913, 72914, 72916-	44

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		72919	
		Zip: 72921, 72923, 72927, 72933, 72937, 72938, 72940, 72941, 72944	71
		Zip: 72936	87
		Remainder of County.....	104
67	Sevier	Zip: 71841	72
		Remainder of County.....	105
68	Sharpe	Zip: 72460, 72469, 72482, 72513, 72521, 72532, 72569, 72577	63
		Zip: 72529, 72542, 72525	75
		Remainder of County.....	96
69	Stone	STONE - Entire County.....	56
70	Union	Zip: 71730	61
		Zip: 71747, 71749, 71753, 71758, 71762, 71764, 71765	73
		Remainder of County.....	94
71	Van Buren	Zip: 72028, 72629	64
		Zip: 72031	64
		Zip: 72013, 72141, 72153	64
		Zip: 72088	64
		Remainder of County.....	97
72	Washington	WASHINGTON - Entire County.....	104
73	White	Zip: 72020	75
		Remainder of County.....	56
74	Woodruff	WOODRUFF - Entire County.....	54
75	Yell	Zip: 72824, 72827, 72828, 72833, 72835, 72838, 72842, 72853, 72857, 72860	64
		Zip: 72834	85
		Remainder of County.....	97
999		All Other	999

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES

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 coverage in writing, such coverage need not be provided in, or supplemental to, a renewal policy.

A. MEDICAL EXPENSE

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

COVERAGE

See Policy or Endorsement.

B. WORK LOSS

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

COVERAGE

See Policy or Endorsement.

C. DEATH BENEFITS, DISMEMBERMENT, AND LOSS OF SIGHT COVERAGE

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

COVERAGE

See Policy or Endorsement.

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

Eff. ~~6-19-09~~

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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 this coverage entirely, or select one of the following coverage combinations:

UMBI, UIMBI and UMPD

UMBI and UIMBI

UMBI and UMPD

UMBI

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

A. COVERAGE

See Policy or Endorsement.

B. LIMITS

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Basic limits: 25/50 BI; \$25,000 PD with \$200 deductible.

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**](#)

[UIMBI**](#)

[UMPD](#)

TOWING AND LABOR COSTS

Please see the charts portion of this manual for coverage details.

LIMITS

\$50 per disablement.

There is a maximum of two occurrences per vehicle in a six-month period.

[Rating Chart](#)

LOSS OF USE

Eff. 3-15-06

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, subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

See the Policy or Endorsement for coverage details.

[Rating Chart](#)

ADDITIONAL COVERAGE FOR SPECIAL EQUIPMENT

This endorsement provides coverage for parts or accessories added by anyone, other than by the vehicle manufacturer, unless they were added prior to the vehicle's original sale. If a vehicle is altered by attaching any special equipment, part, or accessories, COMP and COLL will not cover such equipment unless declared and an additional premium paid. This endorsement also provides additional coverage, above the \$750 policy limit, for equipment designed for the reproduction of sound that is permanently installed.

Note: The Special Equipment Endorsement will not be available if the OEM Loss Settlement Endorsement is also purchased.

[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 a 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, 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

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, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the 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

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

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the 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 a classic automobile hobbyists.

A. RESTRICTED USE

Reduced premiums are applicable 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 applies 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

Annual premiums anticipate reduced usage during winter months.

Trail bikes that are over 350 cc or registered are rated as MC.

[Motorcycle Calculation Charts](#)

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

Includes unregistered trail bikes up to 350cc.

[Recreational Vehicles Calculation Charts](#)

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MISCELLANEOUS RISKS

NAMED NON-OWNER POLICY (NNO)

Eff. 9-15-05

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 Only.

- 1. Operation of non-owned automobile, OR
- 2. Presence 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. Persons operating a public or livery conveyance, including school bus drivers.
- 2. Chauffeurs and truck drivers.
- 3. Persons operating vehicles for the federal or state government or any political subdivision.
- 4. Persons operating emergency vehicles.
- 5. Automobiles used in the business or occupation of the insured.
- 6. Automobiles hired under long-term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

	Reg.	Special*
Do not customarily involve use of automobiles and there is		
a. A male operator under age 25	71%	188%
b. No male operator under age 25.....	47%	134%

*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.

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NOTE — The premiums produced by the factors above are not subject any further rate modification, except for the Matrix Tier Factor, Ineligible Risk Surcharge, and Merit Rating Plan surcharges.

[NNO Calculation Charts](#)

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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 prorated premium on the basis of rates in effect at the time of changes.
2. All other changes — Collect or refund prorated 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 isn't 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 prorated basis when:

1. Initiated by the Company.
2. The automobile is destroyed or stolen.
3. The Policyholder has died.
4. The Policyholder has other specified automobile insurance in the Company.
5. Only part of the coverages are cancelled.
6. The Policyholder enters the Armed Services.
7. The automobile is repossessed under the terms of a financing agreement.

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

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. The vehicle is destroyed, stolen, sold, or junked, OR
2. The Policyholder has died, OR
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 the certificate owns no automobile, filing may be made on a policy issued to 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 \$8.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. INSUFFICIENT FUNDS

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 due date. The \$10.00 late payment fee will be added to the next billing.

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PRORATE & SHORT RATE TABLES

PRORATE & SHORT RATE TABLES – SEMI-ANNUAL POLICIES

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

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

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-2

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

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

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-3

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

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

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CALCULATIONS, QUICK REFERENCES, & CHARTS

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**ARKANSAS
NONSTANDARD
AUTOMOBILE
RATING
MANUAL**

NATIONWIDE ASSURANCE COMPANY

Effective – June 19, 2009

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INTRODUCTION

The following provides a brief summary of the layout and content of the Private Passenger Automobile Rate Manual:

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.

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 the 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.

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.

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, OR
 - b. Driving to and from a primary place of employment, OR
 - c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples, OR
 - d. Incidental hauling of:
 - (1) Equipment, OR
 - (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, Nationwide Affinity Insurance Company of America, Allied Property and Casualty Insurance Company, AMCO Insurance Company, Depositors Insurance Company, and Nationwide Assurance Company.

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

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

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

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

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

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

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

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.

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.

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
NNO	Named Non-Owner 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
UM	Uninsured Motorists Coverage
UIM	Underinsured Motorists Coverage
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
PE	Contents/Personal Effects
SE	Additional Coverage for Special Equipment

PREMIUM MODIFICATION RULES

MATRIX TIER FACTOR

Eff. 3-15-07

Based on a combination of prior insurance status, prior BI limits, multi-product applicability, and the number of vehicles insured with Nationwide, the otherwise applicable premium shall be reduced.

The following rules are applicable:

New Business Rules

1. Policies will be assigned to one of three "prior insurance" categories: no prior insurance, 6-months continuous coverage with a 1-30 day lapse, or 6-months continuous coverage without a lapse.
2. 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.
3. To be considered as "multi-product" within the Matrix, the Named Insured must also be the Named Insured under a Nationwide Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy. It will also be considered "multi-product" if 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. If the Named Insured is not the Named Insured on another Nationwide policy, but owns and occupies a single-, two-, three-, or four-family dwelling, a condominium, or a mobile home, then the Insured would also be considered "multi-product."
4. If the total number of vehicles insured by Nationwide Assurance 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. 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.

Renewal Business Rules

1. Policies will be considered for re-tiering every two years of consecutive lapse-free coverage. A customer's tier will only improve. A policy may be re-tiered if the following criteria are met:
 - a. No accidents or violations in the last two years.
 - b. No NSF (non-sufficient fund) checks in the last two years.

Changes

1. Policies may move within sub-tiers as certain policy conditions change (for example, A1 to A2 or E4 to E3):
 - a. If the Insured adds a vehicle and now qualifies for a "multi-vehicle" sub-tier, OR
 - b. If the Insured deletes a vehicle and no longer qualifies for a "multi-vehicle" sub-tier, OR

- c. If the Insured purchases another product or deletes a policy which changes their qualification for a "multi-product" sub-tier.

[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 a 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 premium for COMP and COLL shall be increased.

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

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

The current model year changes effective October 1st of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2002, model year 2003 will be "current" and model year 2002 will be one year old).

Note: The OEM Loss Settlement Endorsement will not be available if SE coverage is also purchased.

[COMP Rating Chart](#)[COLL Rating Chart](#)**NEW VEHICLE DISCOUNT**

Eff. 9-15-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The 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, 2005, model year 2006 will be "current" and model year 2005 will be one year old).

[BI Rating Chart](#)[PD Rating Chart](#)[ME Rating Chart](#)[COMP Rating Chart](#)[COLL Rating Chart](#)

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](#)

HOUSEHOLD COMPOSITION FACTOR

Eff. 3-22-08

Based on the combination of the number of household drivers, household vehicles, and the age of the youngest household driver, the otherwise applicable premiums shall be adjusted by the appropriate factors.

The following rules are applicable:

1. Vehicles within the household insured by Nationwide Assurance Company will be considered in the household vehicle count, subject to a maximum count of four household vehicles. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.
2. Rated drivers insured by Nationwide Assurance Company and who otherwise meet the definition of members of the household will be considered in the household driver count, subject to a maximum count of four household drivers. Only drivers rated as principal or occasional on one or more Nationwide policies are to be considered when determining the number of drivers insured by Nationwide. Individual operators listed on multiple Nationwide policies are only to be counted once.
3. If any household member eligible from the previous rule is under the age of 25, Household Composition factors will be selected from the table labeled "Youth". Households with no members under the age of 25 will be assigned factors from the table labeled "Adult". For purposes of this rule, "age" means the age that has been or will be attained within the current calendar year.
4. A distinct factor will be selected for each coverage to which Household Composition applies, based upon the number of household vehicles, household drivers and the presence of one or more operators under the age of 25 as defined by the previous three rules.

[Rating Chart](#)

LAPSE 1-30 DAY SURCHARGE

A surcharge will apply to policies in Tier A or B of the Matrix that lapse for less than 31 days. The surcharge shall apply for two years of consecutive lapse-free coverage. Policies that lapse over 30 days will be treated as new business.

[Rating Chart](#)

ADVANCE QUOTE DISCOUNT

Eff. 9-15-06

This discount applies to new business policies effective on or after September 15, 2006 if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. Existing Nationwide insureds are not eligible for the discount, nor are any policyholders with a lapse in insurance.

The Advance Quote Discount is applicable to the following coverages: BI, PD, ME, COMP, and COLL.

The following vehicle types are eligible: PPA and AC-Reg.

[Rating Chart](#)

PASSIVE OCCUPANT RESTRAINT DISCOUNT

Eff. 12-1-08

A discount in the otherwise applicable premium is applicable for any vehicle 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](#)

HOME AND CAR DISCOUNT

If the Named Insured is also the Named Insured under a Nationwide Mutual Fire Insurance Company Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy, the otherwise applicable premium shall be reduced.

[Rating Chart](#)

AUTO FINANCIAL DISCOUNT

If the policy does not qualify 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](#)

INELIGIBLE RISK SURCHARGE

Ineligible risks identified or endorsed on an existing policy beyond the discovery period will be surcharged and the policy will be non-renewed.

[Rating Chart](#)

AVERAGE DRIVER CLASS FACTOR

An Average Driver Factor is used in determining the rate per vehicle. The maximum number of drivers to be averaged will be limited to the number of vehicles. Drivers are ranked based on BI factor for driver class, merit rating points, financial responsibility, driver discounts, and driver surcharges. The highest ranked driver(s) that equal the number of vehicles are included in the determination of the Average Driver Factor.

Examples:

- If there are two or more drivers and only one vehicle, the highest ranked driver is rated with the vehicle.
- If there are three or more drivers and two vehicles, only the two highest ranked drivers are averaged and so on.

Limiting the number of drivers to the number of vehicles, determine the applicable driver(s) to be included in the determination of the Averaged Driver Factor. The drivers with the highest BI Driver Factor after applying the Merit Rating Rate Factor, Accident Free discount (if applicable), Unverifiable Driving Record Surcharge (if applicable), Financial Responsibility Rate Factor, and Accident Prevention Course Discount (if applicable) will be included in the determination of the Average Driver Factor.

Add the applicable Driver Factor for applicable drivers and divide this sum by the number of rated drivers assigned to the Average Driver Factor.

Every time a driver is added or deleted and/or a vehicle is added or deleted, the Average Driver Factor will be recalculated.

DRIVER CLASSIFICATION — Definitions

1. "Married" means a married person living with his or her spouse.

Also, an unmarried operator who is a resident student at school, college or educational institution over 100 miles away 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 the vehicle 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. The "Good Student" classification is applicable provided:

- a. The owner or operator is between the ages of 16 and 25 and a full-time high school student or enrolled as a full-time student in a college or university, AND
- b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements for the immediately preceding school semester or quarter (or comparable period):

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

- (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR
 - (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR
 - (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.
- c. The "Good Student" classification will continue to be applicable for those operators 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 insured with Nationwide for at least one year prior to the policy's renewal date following graduation.
- 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. 6-19-09

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

Eff. 12-1-08

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

A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.

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

B. APPLICATION OF SURCHARGES

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

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

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.
2. Non-moving violations are not included in the determination of surcharges.

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 is suspended or revoked, OR
 - g. Permitting unlicensed person to operate a motor vehicle, OR
 - h. Committing a felony with a motor vehicle, OR
 - i. Involved in racing or a highway speed contest, OR

- j. Speeding in excess of 30 miles per hour over the speed limit, OR
 - k. Fleeing or attempting to elude a police officer with an auto, OR
 - l. Reckless operation of a motor vehicle, OR
 - m. Misrepresenting, loaning or falsification of a driver's license, license plate, or registration, OR
 - n. Operating a motor vehicle without owner's permission, OR
 - o. Illegal transportation of hazardous materials or explosives, OR
 - p. Illegal transportation of liquor or narcotics for sale, OR
 - q. Passing a stopped school bus, OR
 - r. Operating or permitting operation of an uninsured motor vehicle, OR
 - s. Other serious violations.
2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

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 BI 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 unless it is deemed that the insured's negligence or intentional act was not the proximate cause of the accident or injury.

An accident is 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 \$1, or in bodily injury or death (excluding UM).

EXCEPTIONS:

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

- a. Lawfully parked, OR
- b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR
- c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

- d. Hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours, OR
- e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR
- f. Involved in an accident resulting in damage by contact with animals or fowl, OR
- g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR
- h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR
- i. Involved in an accident in which the responsible party was protected by sovereign immunity.
- j. The insured's negligence or intentional act was not the proximate cause of the accident or injury.

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. 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.

MINOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
------------------------------------	------------------------------

0	0
1	1
2	4
3	7
4	10
Each Additional	+5

Once points have been assigned as a result of a minor violation, they will continue to be assigned for the remainder of the 35-month experience period.

MAJOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	5
2	20
Each Additional	+15

DRIVING WHILE INTOXICATED (DWI) VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	3
2	7
Each Additional	+3

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".

[Applicable Additive Violation Surcharges](#)

E. 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 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.

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.

[Applicable Additive Accident Surcharges](#)

F. 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 class 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 class factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

G. 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.

ACCIDENT FREE DISCOUNT

Eff. 3-15-05

The applicable driver rate factor will be reduced if the driver meets the following conditions:

1. Driver has five years or more driving experience, AND
2. Driver is NOT receiving the "Unverifiable Driving Record Surcharge, AND
3. Driver is free from major and DUI violations for the most recent five years, AND
4. Driver has no lapse in coverage in the past year or continuous coverage for 6 months of new business, AND
5. Driver is free of chargeable accidents for the most recent five years.*

*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.

[Rating Chart](#)

UNVERIFIABLE DRIVER RECORD SURCHARGE

Eff. 12-1-08

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

[Rating Chart](#)

FINANCIAL RESPONSIBILITY RATE FACTOR**

Eff. 6-19-09

The Financial Responsibility rate factor will be applied to the policy based on Nationwide's Proprietary Credit Scoring Model. 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.

[Rating Chart](#)**

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 no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.

Terms

No-Hit—no credit report is available from the selected vendor.

Renewal Scoring

The following rules 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 no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.
5. On policies where at least one driver is an exclusion and no driver has a credit score, the exclusion financial responsibility class shall be assigned to all drivers on the policy.
6. Policies may move up or down only one credit class per year, subject to the following credit reclassification rules:

Move policies to a better credit class upon renewal if:

- a. It is the annual renewal date for the policy, AND
- b. The policy satisfies the requirements of the better credit class, AND

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

Move policies to a worse credit 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.

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 rated in either the exclusion or no-hit financial responsibility class:

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.

SPIN-OFF POLICIES

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

ACCIDENT PREVENTION COURSE DISCOUNT

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

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Department of Motor Vehicles, taught by an approved instructor, AND
2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception or renewal date of the policy term to which this rule applies. The certificate is valid for three years following the dated of the course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

[Rating Chart](#)

BASE RATES***Eff. 6-19-09*

Please refer to the Rating Charts portion of this manual.

[BI Base Rates**](#)

[PD Base Rates**](#)

[ME Base Rates**](#)

[COMP Base Rates**](#)

[COLL Base Rates**](#)

EXPENSE FEES*Eff. 12-1-08*

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 Symbol](#)

[PD Rate Symbol](#)

[ME Rate Symbol](#)

[COMP Rate Symbol](#)

[COLL Rate Symbol](#)

MODEL YEAR FACTORS***Eff. 6-19-09*

Please refer to the Rating Charts portion of this manual.

[BI Model Year Factors**](#)

[PD Model Year Factors**](#)

[ME Model Year Factors**](#)

[COMP Model Year Factors**](#)

[COLL Model Year Factors**](#)

OTHER LIMITS AND DEDUCTIBLES

Eff. 9-15-05

[BI Limits](#)

[PD Limits](#)

[ME Limits](#)

[COMP Deductible](#)

[COLL Deductible](#)

RATING TABLES

Eff. 9-15-05

[BI Increased Limits Table](#)

[PD Increased Limits Table](#)

TERRITORY

Eff. 3-15-07

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.

RATING TERRITORY SCHEDULE

County Number	County Name	Zip Code	Territory
1	Arkansas	Zip: 72003, 72026, 72038, 72042, 72048, 72055, 72073, 72140, 72166	63
		Zip: 72160	84
		Remainder of County.....	96
2	Ashley	ASHLEY - Entire County.....	51
3	Baxter	Zip: 72519, 72531, 72537, 72538, 72544, 72617, 72623, 72626, 72635, 72642, 72651, 72658	64
		Zip: 72653	93
		Remainder of County.....	97
4	Benton	Zip: 72768	71
		Zip: 72632, 72704, 72712, 72714, 72715, 72718, 72719, 72722, 72732, 72734, 72736, 72738, 72739, 72745, 72747, 72751, 72756, 72758, 72761, 72762, 72764	82
		Remainder of County.....	104
5	Boone	BOONE - Entire County.....	57
6	Bradley	BRADLEY - Entire County.....	50
7	Calhoun	CALHOUN - Entire County.....	50
8	Carroll	CARROLL - Entire County.....	57
9	Chicot	CHICOT - Entire County.....	51
10	Clark	CLARK - Entire County.....	50
11	Clay	CLAY - Entire County.....	55
12	Cleburne	Zip: 72067, 72121, 72130, 72131, 72137, 72179, 72523, 72530, 72534, 72543, 72546, 72550, 72581	63
		Zip: 72153	64
		Zip: 72088, 72044	92
		Remainder of County.....	96
13	Cleveland	CLEVELAND - Entire County.....	51
14	Columbia	COLUMBIA - Entire County.....	50
15	Conway	CONWAY - Entire County.....	57
16	Craighead	CRAIGHEAD - Entire County.....	55
17	Crawford	Zip: 72932, 72934, 72946, 72948, 72952, 72955, 72956, 72959	71
		Zip: 72921, 72947	91
		Remainder of County.....	104

18	Crittenden	Zip: 72327, 72339, 72348, 72364, 72376, 72384, 72386	62
		Zip: 72301	74
		Zip: 72331	83
		Remainder of County.....	95
19	Cross	Zip: 72101, 72324, 72326, 72347, 72373, 72396	55
		Zip: 72331	83
		Remainder of County.....	55
20	Dallas	DALLAS - Entire County.....	50
21	Desha	DESHA - Entire County.....	51
22	Drew	DREW - Entire County.....	51
23	Faulkner	Zip: 72023, 72035, 72039, 72047, 72058, 72076, 72106, 72111, 72113, 72120, 72131, 72173, 72199	68
		Zip: 72032, 72034	80
		Remainder of County.....	102
24	Franklin	FRANKLIN - Entire County.....	57
25	Fulton	FULTON - Entire County.....	54
26	Garland	Zip: 71909, 71949, 71956, 71957, 71968	35
		Zip: 71901, 72087	65
		Remainder of County.....	98
27	Grant	Zip: 71603, 72057, 72084, 72132, 72167	69
		Zip: 71602, 72015, 72019, 72128, 72129, 72150	81
		Zip: 72065	115
		Remainder of County.....	103
28	Greene	GREENE - Entire County.....	55
29	Hempstead	HEMPSTEAD - Entire County.....	50
30	Hot Spring	Zip: 71923	50
		Zip: 71941, 71942	50
		Remainder of County.....	53
31	Howard	HOWARD - Entire County.....	50
32	Independence	Zip: 72501, 72527, 72534, 72550, 72568, 72579	63
		Zip: 72165, 72522, 72524, 72562, 72564, 72571	75
		Zip: 72020	75
		Remainder of County.....	96
33	Izard	IZARD - Entire County.....	54
34	Jackson	Zip: 72020	75
		Remainder of County.....	54
35	Jefferson	Zip: 71644, 72004, 72073, 72133, 72160, 72168, 72175	77
		Zip: 72046	113
		Zip: 71603, 72152	113
		Zip: 72079, 72132	113
		Zip 71601, 71602, 72150	114
		Remainder of County.....	99
36	Johnson	JOHNSON - Entire County.....	57
37	Lafayette	LAFAYETTE - Entire County.....	51
38	Lawrence	LAWRENCE - Entire County.....	54
39	Lee	LEE - Entire County.....	38
40	Lincoln	LINCOLN - Entire County.....	51
41	Little River	LITTLE RIVER - Entire County.....	50

42	Logan	LOGAN - Entire County.....	57
43	Lonoke	Zip: 72046, 72072	113
		Remainder of County.....	112
44	Madison	MADISON - Entire County.....	57
45	Marion	MARION - Entire County.....	57
46	Miller	MILLER - Entire County.....	25
47	Mississippi	MISSISSIPPI - Entire County.....	39
48	Monroe	Zip: 72021	84
		Zip: 72029, 72069, 72134, 72366	88
		Remainder of County.....	96
49	Montgomery	MONTGOMERY - Entire County.....	50
50	Nevada	NEVADA - Entire County.....	50
51	Newton	NEWTON - Entire County.....	57
52	Ouachita	OUACHITA - Entire County.....	50
53	Perry	PERRY - Entire County.....	57
54	Phillips	PHILLIPS - Entire County.....	47
55	Pike	PIKE - Entire County.....	52
56	Poinsett	POINSETT - Entire County.....	55
57	Polk	POLK - Entire County.....	72
58	Pope	Zip: 72063, 72679, 72801, 72823, 72837, 72843, 72846, 72847, 72856	64
		Zip: 72802, 72858	76
		Remainder of County.....	97
59	Prairie	PRAIRIE - Entire County.....	54
60	Pulaski	Zip: 72126, 72023, 72016	79
		Zip: 72122, 72113, 72135, 72199, 72116, 72118, 72212, 72223, 72076, 72099, 72120	79
		Zip: 72205, 72206	90
		Zip: 72065, 72046	90
		Zip: 72117, 72142	106
		Zip: 72103, 72210	107
		Zip: 72204, 72209	108
		Zip: 72114, 72201, 72202	109
		Zip: 72002, 72227	110
		Zip: 72207, 72211	111
		Remainder of County.....	101
61	Randolph	Zip: 72460	75
		Remainder of County.....	55
62	Saint Francis	Zip: 72326, 72340, 72346, 72348, 72372, 72392, 72394, 72396	66
		Zip: 72335	78
		Remainder of County.....	100
63	Saline	Zip: 72057, 72084	69
		Zip: 71909, 72122, 72167	69
		Zip: 72002, 72011, 72015, 72019, 72022, 72087, 72103, 72210	81
		Zip: 72065, 72206	115
		Remainder of County.....	103
64	Scott	Zip: 71953	72
		Remainder of County.....	97

65	Searcy	SEARCY - Entire County.....	58
66	Sebastian	Zip: 72901-72906, 72908, 72913, 72914, 72916-72919	44
		Zip: 72921, 72923, 72927, 72933, 72937, 72938, 72940, 72941, 72944	71
		Zip: 72936	87
		Remainder of County.....	104
67	Sevier	Zip: 71841	72
		Remainder of County.....	105
68	Sharpe	Zip: 72460, 72469, 72482, 72513, 72521, 72532, 72569, 72577	63
		Zip: 72529, 72542, 72525	75
		Remainder of County.....	96
69	Stone	STONE - Entire County.....	56
70	Union	Zip: 71730	61
		Zip: 71747, 71749, 71753, 71758, 71762, 71764, 71765	73
		Remainder of County.....	94
71	Van Buren	Zip: 72028, 72629	64
		Zip: 72031	64
		Zip: 72013, 72141, 72153	64
		Zip: 72088	64
		Remainder of County.....	97
72	Washington	WASHINGTON - Entire County.....	104
73	White	Zip: 72020	75
		Remainder of County.....	56
74	Woodruff	WOODRUFF - Entire County.....	54
75	Yell	Zip: 72824, 72827, 72828, 72833, 72835, 72838, 72842, 72853, 72857, 72860	64
		Zip: 72834	85
		Remainder of County.....	97
999		All Other	999

MISCELLANEOUS COVERAGES

NO FAULT COVERAGES

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 coverage in writing, such coverage need not be provided in, or supplemental to, a renewal policy.

A. MEDICAL EXPENSE

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

COVERAGE

See Policy or Endorsement.

B. WORK LOSS

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

COVERAGE

See Policy or Endorsement.

C. DEATH BENEFITS, DISMEMBERMENT, AND LOSS OF SIGHT COVERAGE

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

COVERAGE

See Policy or Endorsement.

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

Eff. 6-19-09

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 this coverage entirely, or select one of the following coverage combinations:

UMBI, UIMBI and UMPD

UMBI and UIMBI

UMBI and UMPD

UMBI

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

A. COVERAGE

See Policy or Endorsement.

B. LIMITS

Basic limits: 25/50 BI; \$25,000 PD with \$200 deductible.

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**](#)

[UIMBI**](#)

[UMPD](#)

TOWING AND LABOR COSTS

Please see the charts portion of this manual for coverage details.

LIMITS

\$50 per disablement.

There is a maximum of two occurrences per vehicle in a six-month period.

[Rating Chart](#)

LOSS OF USE

Eff. 3-15-06

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, subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

See the Policy or Endorsement for coverage details.

[Rating Chart](#)

ADDITIONAL COVERAGE FOR SPECIAL EQUIPMENT

This endorsement provides coverage for parts or accessories added by anyone, other than by the vehicle manufacturer, unless they were added prior to the vehicle's original sale. If a vehicle is altered by attaching any special equipment, part, or accessories, COMP and COLL will not cover such equipment unless declared and an additional premium paid. This endorsement also provides additional coverage, above the \$750 policy limit, for equipment designed for the reproduction of sound that is permanently installed.

Note: The Special Equipment Endorsement will not be available if the OEM Loss Settlement Endorsement is also purchased.

[Rating Chart](#)

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 a 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, 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

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, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the 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

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

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the 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](#)

ANTIQUÉ 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 a classic automobile hobbyists.

A. RESTRICTED USE

Reduced premiums are applicable 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 applies 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

Annual premiums anticipate reduced usage during winter months.

Trail bikes that are over 350 cc or registered are rated as MC.

[Motorcycle Calculation Charts](#)

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

Includes unregistered trail bikes up to 350cc.

[Recreational Vehicles Calculation Charts](#)

MISCELLANEOUS RISKS**NAMED NON-OWNER POLICY (NNO)***Eff. 9-15-05*

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 Only.

1. Operation of non-owned automobile, OR
2. Presence 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. Persons operating a public or livery conveyance, including school bus drivers.
2. Chauffeurs and truck drivers.
3. Persons operating vehicles for the federal or state government or any political subdivision.
4. Persons operating emergency vehicles.
5. Automobiles used in the business or occupation of the insured.
6. Automobiles hired under long-term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

	Reg.	Special*
Do not customarily involve use of automobiles and there is		
a. A male operator under age 25	71%	188%
b. No male operator under age 25.....	47%	134%

*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, except for the Matrix Tier Factor, Ineligible Risk Surcharge, and Merit Rating Plan surcharges.

[NNO Calculation Charts](#)

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 prorated premium on the basis of rates in effect at the time of changes.
2. All other changes — Collect or refund prorated 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 isn't 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 prorated basis when:

1. Initiated by the Company.
2. The automobile is destroyed or stolen.
3. The Policyholder has died.
4. The Policyholder has other specified automobile insurance in the Company.
5. Only part of the coverages are cancelled.

6. The Policyholder enters the Armed Services.
7. The automobile is repossessed under the terms of a financing agreement.

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-rata 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 rata basis:

1. The vehicle is destroyed, stolen, sold, or junked, OR
2. The Policyholder has died, OR
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 the certificate owns no automobile, filing may be made on a policy issued to 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.

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 \$8.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. INSUFFICIENT FUNDS

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 due date. The \$10.00 late payment fee will be added to the next billing.

PRORATE & SHORT RATE TABLES**PRORATE & SHORT RATE TABLES – SEMI-ANNUAL POLICIES**

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

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
37	20.3	31	83	45.6	56	129	70.9	77	174	95.6	97
38	20.9	31	84	46.2	57	130	71.4	77	175	96.2	97
39	21.4	32	85	46.7	57	131	72	78	176	96.7	98
40	22	32	86	47.3	58	132	72.5	78	177	97.3	98
41	22.5	33	87	47.8	58	133	73.1	79	178	97.8	99
42	23.1	34	88	48.4	59	134	73.6	79	179	98.4	99
43	23.6	34	89	48.9	59	135	74.2	80	180	98.9	99
44	24.2	35	90	49.5	60	136	74.7	80	181	99.5	100
45	24.7	35	91	50	60	137	75.3	81	182	100	100
46	25.3	36	92	50.5	61						

PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-2

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

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
40	11	21	86	23.6	34	132	36.2	47	178	48.8	59
41	11.2	22	87	23.8	34	133	36.4	47	179	49	60
42	11.5	22	88	24.1	35	134	36.7	47	180	49.3	60
43	11.8	22	89	24.4	35	135	37	47	181	49.6	60
44	12.1	23	90	24.7	35	136	37.3	48	182	49.9	60
45	12.3	23	91	24.9	35	137	37.5	48	183	50.1	61
46	12.6	23	92	25.2	36	138	37.8	48	184	50.4	61

PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-3

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

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
224	61.4	70	270	74	80	316	86.6	90	362	99.2	100
225	61.6	70	271	74.2	80	317	86.8	90	363	99.5	100
226	61.9	70	272	74.5	80	318	87.1	90	364	99.7	100
227	62.2	70	273	74.8	80	319	87.4	90	365	100	100
228	62.5	70	274	75.1	81	320	87.7	91			
229	62.7	71	275	75.3	81	321	87.9	91			
230	63	71	276	75.6	81	322	88.2	91			

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	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	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION PPA 0006 ADF Individual Coverage Driver Factor

NS03PPABI5936

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE80
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating 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 0010 ADF Individual Coverage Driver Factor

NS03PPACOLL5937

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE83
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962

Step	Description	Chart Name
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating 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 0015 ADF Individual Coverage Driver Factor

NS03PPACOMP5938

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE82
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating 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 0030 ADF Individual Coverage Driver Factor

NS03PPAMDCL10372

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Financial Responsibility Rate Factor	NS03TE87
2.	Determine Driver Factor	NS03TE85
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	Determine Accident Prevention Course Discount Factor	NS03TI12
5.	Determine Accident Free Discount Factor	NS03TI73
6.	Calculate Merit Rating Factor	NS03PPAPLCY5962
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating 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)	

Step	Description	Chart Name
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA 0042 ADF Individual Coverage Driver Factor

NS03PPAPD5941

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE81
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating 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

NS03PPAPLCY5962

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

ADF MOTORCYCLE MC
QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	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	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION MC 0006 ADF Individual Coverage Driver Factor

NS03MOCYBI5942

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI86
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0010 ADF Individual Coverage Driver Factor

NS03MOCYCOLL5943

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI85
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0015 ADF Individual Coverage Driver Factor

NS03MOCYCOMP5944

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI84
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77

Step	Description	Chart Name
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0030 ADF Individual Coverage Driver Factor

NS03MOCYMDCL10373

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI88
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0042 ADF Individual Coverage Driver Factor

NS03MOCYPD5945

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI87
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PLCY Merit Rating Factor

NS03PPAPLCY5962

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

Step	Description	Chart Name
14.	If NNO Exists Flag = Yes	
15.	Merit Rating Factor At Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

**ADF NAMED NON OWNER NNO
QUICK REFERENCE**

	PLCY
ADF Individual Coverage Driver Factor	X
At Fault Accidents Factor	X
At Fault Accidents Factor Plus	X
At Fault Plus Factor Add	X
Merit Rating Factor	X
Violation Surcharge Factor	X
Violation Surcharge Factor Plus	X

CALCULATION NNO PLCY Merit Rating Factor

NS03PPAPLCY5962

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

ADF ANTIQUE and CLASSICS AC
QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	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	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION AC 0006 ADF Individual Coverage Driver Factor

NS03ANTQBI5930

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE80
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating 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 0010 ADF Individual Coverage Driver Factor

NS03ANTQCOLL5931

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE83
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77

Step	Description	Chart Name
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating 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 0015 ADF Individual Coverage Driver Factor

NS03ANTQCOMP5932

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE82
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating 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 0030 ADF Individual Coverage Driver Factor

NS03ANTQMDCL10371

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Financial Responsibility Rate Factor	NS03TE87
2.	Determine Driver Factor	NS03TE85
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	Determine Accident Prevention Course Discount Factor	NS03TI12
5.	Determine Accident Free Discount Factor	NS03TI73
6.	Calculate Merit Rating Factor	NS03PPAPLCY5962
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating 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 0042 ADF Individual Coverage Driver Factor

NS03ANTQPD5935

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE81
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating 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

NS03PPAPLCY5962

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

PRIVATE PASSENGER PPA
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X				X	X					
Affinity Discount Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Average Driver Factor		X	X	X				X	X					
Base Rate	X	X	X	X	X	X	X	X	X		X	X	X	X
Coverage Expense Fee		X	X	X				X	X					
Coverage Rating Year Plus One										X				
Home and Car Discount Factor										X				
Household Composition Factor		X	X	X				X	X					
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Lapse 1-30 Day Surcharge Factor		X	X	X				X	X			X	X	X
Limit/Deductible Factor		X	X	X				X	X					
New Vehicle Discount Factor		X	X	X				X	X					
OEM Endorsement Factor			X	X										
Passive Occupant Restraint Discount Factor	X					X		X						
Prior Non-Standard Surcharge Factor								X						
Rate Symbol Factor		X	X	X				X	X	X				
Rate Symbol Plus Factor			X	X						X				
Vehicle Model Year Factor		X	X	X				X	X					
Vehicle Use Factor		X	X	X				X	X					

CALCULATION PPA 0002 Coverage Premium

NS03PPAAD10270

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0006 Coverage Premium

NS03PPABI1479

Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Rate Symbol Factor	NS03TB15
5.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
6.	Determine Vehicle Model Year Factor	NS03TC13
7.	Determine New Vehicle Discount Factor	NS03TC23
8.	Determine Limit/Deductible Factor	NS03TD03
9.	Determine Vehicle Use Factor	NS03TE54
10.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
11.	Determine Paid In Full Discount Factor	NS03TI80
12.	Determine Coverage Expense Fee	NS03TF78
13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
14.	Determine Household Composition Factor	NS03TM06
15.	Determine Advance Quote Discount Factor	NS03TM20
16.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
17.	* Matrix Tier Factor (ten cents rounded)	
18.	* Rate Symbol Factor (ten cents rounded)	
19.	* Vehicle Model Year Factor (ten cents rounded)	
20.	* New Vehicle Discount Factor (ten cents rounded)	
21.	* Limit/Deductible Factor (ten cents rounded)	
22.	* Vehicle Use Factor (ten cents rounded)	
23.	* Average Driver Factor (ten cents rounded)	
24.	* Household Composition Factor (ten cents rounded)	
25.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
26.	* Paid In Full Discount Factor (ten cents rounded)	
27.	* Advance Quote Discount Factor (ten cents rounded)	
28.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
29.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium

NS03PPACBR1480

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0010 Coverage Premium

NS03PPACOLL1481

Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB02
4.	Determine Vehicle Model Year Factor	NS03TC12
5.	Determine New Vehicle Discount Factor	NS03TC22
6.	Determine Limit/Deductible Factor	NS03TD02
7.	Determine OEM Endorsement Factor	NS03TE99
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Paid In Full Discount Factor	NS03TI80
11.	Determine Coverage Expense Fee	NS03TF78
12.	Determine Ineligible Risk Surcharge Factor	NS03TF80
13.	Determine Affinity Discount Factor	NS03TE72
14.	Determine Advance Quote Discount Factor	NS03TM20
15.	Determine Household Composition Factor	NS03TM06
16.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
17.	* Matrix Tier Factor (ten cents rounded)	
18.	* Rate Symbol Factor (ten cents rounded)	
19.	* Vehicle Model Year Factor (ten cents rounded)	
20.	* New Vehicle Discount Factor (ten cents rounded)	
21.	* Limit/Deductible Factor (ten cents rounded)	
22.	* OEM Endorsement Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Household Composition Factor (ten cents rounded)	
26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
27.	* Paid In Full Discount Factor (ten cents rounded)	
28.	* Advance Quote Discount Factor (ten cents rounded)	
29.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
30.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0015 Coverage Premium

NS03PPACOMP1482

Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB01
4.	Determine Vehicle Model Year Factor	NS03TC11
5.	Determine New Vehicle Discount Factor	NS03TC21
6.	Determine Limit/Deductible Factor	NS03TD01
7.	Determine OEM Endorsement Factor	NS03TE98
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Coverage Expense Fee	NS03TF78
11.	Determine Ineligible Risk Surcharge Factor	NS03TF80
12.	Determine Affinity Discount Factor	NS03TE72
13.	Determine Advance Quote Discount Factor	NS03TM20
14.	Determine Household Composition Factor	NS03TM06
15.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
16.	* Matrix Tier Factor (ten cents rounded)	
17.	* Rate Symbol Factor (ten cents rounded)	
18.	* Vehicle Model Year Factor (ten cents rounded)	
19.	* New Vehicle Discount Factor (ten cents rounded)	
20.	* Limit/Deductible Factor (ten cents rounded)	
21.	* OEM Endorsement Factor (ten cents rounded)	
22.	* Vehicle Use Factor (ten cents rounded)	
23.	* Average Driver Factor (ten cents rounded)	
24.	* Household Composition Factor (ten cents rounded)	
25.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
26.	* Advance Quote Discount Factor (ten cents rounded)	
27.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
28.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0028 Coverage Premium

NS03PPALO110271

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

Step	Description	Chart Name
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0029 Coverage Premium

NS03PPALOU1485

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0030 Coverage Premium

NS03PPAMDCL10272

Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB17
4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
5.	Determine Vehicle Model Year Factor	NS03TC15
6.	Determine New Vehicle Discount Factor	NS03TC25
7.	Determine Limit/Deductible Factor	NS03TD13
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
11.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
12.	Determine Paid In Full Discount Factor	NS03TI80
13.	Determine Coverage Expense Fee	NS03TF78
14.	Determine Affinity Discount Factor	NS03TE72
15.	Determine Ineligible Risk Surcharge Factor	NS03TF80
16.	Determine Advance Quote Discount Factor	NS03TM20
17.	Determine Household Composition Factor	NS03TM06
18.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
19.	* Matrix Tier Factor (ten cents rounded)	
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.	* Household Composition Factor (ten cents rounded)	

Step	Description	Chart Name
27.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
28.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
29.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
30.	* Paid In Full Discount Factor (ten cents rounded)	
31.	* Advance Quote Discount Factor (ten cents rounded)	
32.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
33.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0042 Coverage Premium

NS03PPAPD1488

Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB16
4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
5.	Determine Vehicle Model Year Factor	NS03TC14
6.	Determine New Vehicle Discount Factor	NS03TC24
7.	Determine Limit/Deductible Factor	NS03TD04
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Paid In Full Discount Factor	NS03TI80
11.	Determine Coverage Expense Fee	NS03TF78
12.	Determine Affinity Discount Factor	NS03TE72
13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
14.	Determine Household Composition Factor	NS03TM06
15.	Determine Advance Quote Discount Factor	NS03TM20
16.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
17.	* Matrix Tier Factor (ten cents rounded)	
18.	* Rate Symbol Factor (ten cents rounded)	
19.	* Vehicle Model Year Factor (ten cents rounded)	
20.	* New Vehicle Discount Factor (ten cents rounded)	
21.	* Limit/Deductible Factor (ten cents rounded)	
22.	* Vehicle Use Factor (ten cents rounded)	
23.	* Average Driver Factor (ten cents rounded)	
24.	* Household Composition Factor (ten cents rounded)	
25.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
26.	* Paid In Full Discount Factor (ten cents rounded)	
27.	* Advance Quote Discount Factor (ten cents rounded)	
28.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
29.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0050 Coverage Premium

NS03PPATL1489

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0051 Coverage Premium

NS03PPAUIMBI5698

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
4.	Determine Affinity Discount Factor	NS03TE72
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0053 Coverage Premium

NS03PPAUMBI1491

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
4.	Determine Affinity Discount Factor	NS03TE72
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0054 Coverage Premium

NS03PPAUMPD10370

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA PLCY Rate Symbol Factor

NS03PPAPLCY15010

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	

MOTORCYCLE MC
QUICK REFERENCE

	AD	BI	COLL	COMP	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X	X	X
Average Driver Factor		X	X	X		X	X			
Base Rate	X	X	X	X	X	X	X	X	X	X
Coverage Expense Fee		X	X	X		X	X			
Engine Size Percent		X	X	X			X			
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X	X
Limit/Deductible Factor		X	X	X		X	X			
Rate Factor	X	X	X	X	X	X	X	X	X	X
Vehicle Model Year Factor		X	X	X		X	X			

CALCULATION MC 0002 Coverage Premium

NS03MOCYAD10230

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC 0006 Coverage Premium

NS03MOCYBI1512

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Rate Factor	NS03TE11
4.	Determine Vehicle Model Year Factor	NS03TC13
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Engine Size Percent	NS03TI91
7.	Determine Coverage Expense Fee	NS03TF78
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	

Step	Description	Chart Name
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0010 Coverage Premium

NS03MOCYCOLL1513

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Vehicle Model Year Factor	NS03TC12
3.	Determine Limit/Deductible Factor	NS03TD02
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Engine Size Percent	NS03TI90
7.	Determine Coverage Expense Fee	NS03TF78
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0015 Coverage Premium

NS03MOCYCOMP1514

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Vehicle Model Year Factor	NS03TC11
3.	Determine Limit/Deductible Factor	NS03TD01
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Determine Engine Size Percent	NS03TI89
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	

Step	Description	Chart Name
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0028 Coverage Premium

NS03MOCYLOI10232

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC 0030 Coverage Premium

NS03MOCYMDCL10231

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Vehicle Model Year Factor	NS03TC15
3.	Determine Limit/Deductible Factor	NS03TD13
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Rate Factor (ten cents rounded)	
10.	* Vehicle Model Year Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Average Driver Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0042 Coverage Premium

NS03MOCYPD1519

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Limit/Deductible Factor	NS03TD04
3.	Determine Vehicle Model Year Factor	NS03TC14
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Determine Engine Size Percent	NS03TI92

Step	Description	Chart Name
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0051 Coverage Premium

NS03MOCYUIMBI9634

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC 0053 Coverage Premium

NS03MOCYUMBI9636

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC 0054 Coverage Premium

NS03MOCYUMPD10233

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

RECREATIONAL VEHICLE RV
QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X
Base Rate	X	X	X	X	X	X	X	X
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X
Limit/Deductible Factor	X				X			
Rate Factor						X	X	X

CALCULATION RV 0006 Coverage Premium

NS03RVBI1554

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA16
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0010 Coverage Premium

NS03RVCOLL1555

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA55
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0015 Coverage Premium

NS03RVCOMP1556

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA54
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0030 Coverage Premium

NS03RVMDCL10290

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA58
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0042 Coverage Premium

NS03RVPD1560

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA17
2.	Determine Limit/Deductible Factor	NS03TD04
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0051 Coverage Premium

NS03RVUIMBI9639

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0053 Coverage Premium

NS03RVUMBI1563

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0054 Coverage Premium

NS03RVUMPD10291

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

TRAILERS SV
QUICK REFERENCE

	COLL	COMP	PE	PLCY
Affinity Discount Factor	X	X	X	
Auto Financial Discount Factor	X	X		
Base Rate	X	X	X	
Home and Car Discount Factor	X	X		X
Ineligible Risk Surcharge Factor	X	X	X	
Rate Symbol Factor	X	X		

CALCULATION SV 0010 Coverage Premium

NS03SUPLCOLL1904

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA20
2.	Determine Rate Symbol Factor	NS03TB06
3.	Determine Home and Car Discount Factor	NS03TI35
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Auto Financial Discount Factor	NS03TI83
6.	Determine Affinity Discount Factor	NS03TE72
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Rate Symbol Factor (ten cents rounded)	
10.	If Full Term Policy Months = Annual	
11.	* 02 (ten cents rounded)	
12.	End - If	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION SV 0015 Coverage Premium

NS03SUPLCOMP1905

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA19
2.	Determine Rate Symbol Factor	NS03TB05
3.	Determine Home and Car Discount Factor	NS03TI35
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Auto Financial Discount Factor	NS03TI83
6.	Determine Affinity Discount Factor	NS03TE72
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	

Step	Description	Chart Name
9.	* Rate Symbol Factor (ten cents rounded)	
10.	If Full Term Policy Months = Annual	
11.	* 02 (ten cents rounded)	
12.	End - If	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION SV 0036 Coverage Premium

NS03SUPLPE1906

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA61
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	If Full Term Policy Months = Annual	
7.	* 02 (ten cents rounded)	
8.	End - If	
9.	* Paid In Full Discount Factor (ten cents rounded)	
10.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

MOTORHOME MH
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PE	PLCY	TL	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Auto Financial Discount Factor		X	X	X				X	X						
Base Rate	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Coverage Expense Fee		X	X	X				X	X						
Home and Car Discount Factor		X	X	X				X	X		X				
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Limit/Deductible Factor		X	X	X				X	X						
Passive Occupant Restraint Discount Factor								X							
Rate Factor	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 0002 Coverage Premium

NS03MOHMAD10311

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	
8.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0006 Coverage Premium

NS03MOHMBI1872

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Vehicle Model Year Factor	NS03TC13
4.	Determine Rate Factor	NS03TE07
5.	Determine Home and Car Discount Factor	NS03TI35
6.	Determine Auto Financial Discount Factor	NS03TI83
7.	Determine Paid In Full Discount Factor	NS03TI80

Step	Description	Chart Name
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Ineligible Risk Surcharge Factor	NS03TF80
10.	Determine Affinity Discount Factor	NS03TE72
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Vehicle Model Year Factor (ten cents rounded)	
14.	* Limit/Deductible Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium

NS03MOHMCBR9641

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0010 Coverage Premium

NS03MOHMCOLL1874

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Rate Factor	NS03TE07
3.	Determine Rate Symbol Factor	NS03TB02
4.	Determine Vehicle Model Year Factor	NS03TC12
5.	Determine Limit/Deductible Factor	NS03TD02
6.	Determine Home and Car Discount Factor	NS03TI35
7.	Determine Paid In Full Discount Factor	NS03TI80
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Determine Coverage Expense Fee	NS03TF78
10.	Determine Ineligible Risk Surcharge Factor	NS03TF80
11.	Determine Affinity Discount Factor	NS03TE72
12.	Calculate Rate Symbol Factor	NS03MOHMCOLL3576
13.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
14.	* Rate Factor (ten cents rounded)	
15.	* Rate Symbol Factor (ten cents rounded)	

Step	Description	Chart Name
16.	* Vehicle Model Year Factor (ten cents rounded)	
17.	* Limit/Deductible Factor (ten cents rounded)	
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH 0015 Coverage Premium

NS03MOHMCOMP1875

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Rate Factor	NS03TE07
3.	Determine Rate Symbol Factor	NS03TB01
4.	Determine Vehicle Model Year Factor	NS03TC11
5.	Determine Limit/Deductible Factor	NS03TD01
6.	Determine Home and Car Discount Factor	NS03TI35
7.	Determine Auto Financial Discount Factor	NS03TI83
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Ineligible Risk Surcharge Factor	NS03TF80
10.	Determine Affinity Discount Factor	NS03TE72
11.	Determine Paid In Full Discount Factor	NS03TI80
12.	Calculate Rate Symbol Factor	NS03MOHMCOMP3577
13.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
14.	* Rate Factor (ten cents rounded)	
15.	* Rate Symbol Factor (ten cents rounded)	
16.	* Vehicle Model Year Factor (ten cents rounded)	
17.	* Limit/Deductible Factor (ten cents rounded)	
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH 0028 Coverage Premium

NS03MOHML0110312

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	
8.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0029 Coverage Premium

NS03MOHML0U1877

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0030 Coverage Premium

NS03MOHMMDCL10313

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Rate Factor	NS03TE07
4.	Determine Vehicle Model Year Factor	NS03TC15
5.	Determine Limit/Deductible Factor	NS03TD13
6.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Determine Paid In Full Discount Factor	NS03TI80
10.	Determine Coverage Expense Fee	NS03TF78
11.	Determine Ineligible Risk Surcharge Factor	NS03TF80
12.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Vehicle Model Year Factor (ten cents rounded)	
15.	* Limit/Deductible Factor (ten cents rounded)	
16.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
17.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH 0042 Coverage Premium

NS03MOHMPD1880

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Rate Factor	NS03TE07
3.	Determine Vehicle Model Year Factor	NS03TC14
4.	Determine Limit/Deductible Factor	NS03TD04
5.	Determine Home and Car Discount Factor	NS03TI35
6.	Determine Paid In Full Discount Factor	NS03TI80
7.	Determine Auto Financial Discount Factor	NS03TI83
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Affinity Discount Factor	NS03TE72
10.	Determine Ineligible Risk Surcharge Factor	NS03TF80
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Vehicle Model Year Factor (ten cents rounded)	
14.	* Limit/Deductible Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH 0036 Coverage Premium

NS03MOHMPE1879

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA61
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0050 Coverage Premium

NS03MOHMTL1881

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0051 Coverage Premium

NS03MOHMUIMBI9640

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0053 Coverage Premium

NS03MOHMUMBI1882

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0054 Coverage Premium

NS03MOHMUMPD10310

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0010 Rate Symbol Factor

NS03MOHMCOLL3576

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 MH 0015 Rate Symbol Factor

NS03MOHMCOMP3577

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 MH PLCY Home and Car Discount Factor

NS03PPAPLCY2882

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Result Multi Policy Flag = Home and Car Discount Code	
2.	Result Multi Product Indicator = Homeowner Policy Form Code	
3.	If Home and Car Discount Code = No or Future (add at renewal)	
4.	Home and Car Discount Code = Yes	
5.	Homeowner Policy Form Code = Condo	
6.	End - If	
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Home and Car Discount Code = Result Multi Policy Flag	
9.	Homeowner Policy Form Code = Result Multi Product Indicator	
10.	If Home and Car Discount Code = Yes or Remove (at renewal)	
11.	Continue without Action	
12.	Else	
13.	Determine Home and Car Discount Factor	NS03TI35
14.	End - If	
15.	Discount Amount LK = Result * Home and Car Discount Factor (ten cents rounded)	
16.	Discount Amount LKResult - Discount Amount LK (ten cents rounded)	
17.	Multi Policy Discount Amount LK = Discount Amount LK	

**NAMED NON OWNER NNO
QUICK REFERENCE**

	AD	BI	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X
Base Rate	X	X	X	X	X	X	X	X
Coverage Expense Fee		X		X	X			
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X
Lapse 1-30 Day Surcharge Factor		X		X	X	X	X	X
Limit/Deductible Factor		X		X	X			
Policy Expense Fee					X			

CALCULATION NNO 0002 Coverage Premium

NS03NNOAD10351

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0006 Coverage Premium

NS03NNOBI1885

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Limit/Deductible Factor	NS03TD03
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Matrix Tier Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* NNO Type of Risk Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Merit Rating Factor for 200 (ten cents rounded)	
14.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
15.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION NNO 0028 Coverage Premium

NS03NNOLOI10350

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0030 Coverage Premium

NS03NNOMDCL10331

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Matrix Tier Factor	NS03TM03
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Limit/Deductible Factor	NS03TD13
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
9.	* Affinity Discount Factor (ten cents rounded)	
10.	* Matrix Tier Factor (ten cents rounded)	
11.	* NNO Type of Risk Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Merit Rating Factor for 200 (ten cents rounded)	
14.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
15.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION NNO 0042 Coverage Premium

NS03NNOPD1888

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Limit/Deductible Factor	NS03TD04
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Policy Expense Fee	NS03TF73
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Matrix Tier Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* NNO Type of Risk Factor (ten cents rounded)	
13.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
14.	* Merit Rating Factor for 200 (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Policy Expense Fee (ten cents rounded)	
17.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION NNO 0051 Coverage Premium

NS03NNOUIMBI9642

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0053 Coverage Premium

NS03NNOUMBI1889

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03

Step	Description	Chart Name
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0054 Coverage Premium

NS03NNOUMPD10352

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

ANTIQUE and CLASSICS AC
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X				X	X					
Affinity Discount Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Auto Financial Discount Factor		X	X	X				X	X					
Average Driver Factor		X	X	X				X	X					
Base Rate	X	X			X	X	X	X	X		X	X	X	X
Coverage Expense Fee								X	X					
Home and Car Discount Factor		X	X	X				X	X	X				
Household Composition Factor		X	X					X	X					
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Lapse 1-30 Day Surcharge Factor		X	X	X				X	X			X	X	X
Limit/Deductible Factor		X	X	X				X	X					
Passive Occupant Restraint Discount Factor								X						
Policy Expense Fee									X					
Prior Non-Standard Surcharge Factor		X	X	X				X	X					
Rate Factor		X	X	X				X	X					
Vehicle Use Factor		X	X	X				X	X					

CALCULATION AC 0002 Coverage Premium

NS03ANTQAD10353

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0006 Coverage Premium

NS03ANTQB11464

Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Affinity Discount Factor	NS03TE72

Step	Description	Chart Name
3.	Determine Limit/Deductible Factor	NS03TD03
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Determine Coverage Expense Fee	NS03TF78
7.	If Vehicle Use = Restricted	
8.	Determine Rate Factor	NS03TE16
9.	Determine Home and Car Discount Factor	NS03TI35
10.	Determine Auto Financial Discount Factor	NS03TI83
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	Else	
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
23.	Determine Matrix Tier Factor	NS03TM02
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Determine Household Composition Factor	NS03TM06
26.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
27.	* Matrix Tier Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Household Composition Factor (ten cents rounded)	
32.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
33.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
34.	* Paid In Full Discount Factor (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
37.	End - If	

CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium

NS03ANTQCBR10355

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53

Step	Description	Chart Name
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0010 Coverage Premium

NS03ANTQCOLL1466

Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Affinity Discount Factor	NS03TE72
2.	Determine Limit/Deductible Factor	NS03TD07
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	If Vehicle Use = Restricted	
6.	Determine Auto Financial Discount Factor	NS03TI83
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Rate Factor	NS03TE16
9.	Result = Stated Amount / 100 (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Matrix Tier Factor	NS03TM02
23.	Determine Household Composition Factor	NS03TM06
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Result = Stated Amount / 100 (ten cents rounded)	
26.	* Affinity Discount Factor (ten cents rounded)	
27.	* Limit/Deductible Factor (ten cents rounded)	
28.	* Matrix Tier Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Household Composition Factor (ten cents rounded)	
32.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
33.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
34.	* Paid In Full Discount Factor (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
37.	End - If	

CALCULATION AC 0015 Coverage Premium

NS03ANTQCOMP1467

Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Affinity Discount Factor	NS03TE72
2.	Determine Limit/Deductible Factor	NS03TD06
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	If Vehicle Use = Restricted	
6.	Determine Rate Factor	NS03TE16
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Result = Stated Amount / 100 (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
17.	Else	
18.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Vehicle Use Factor	NS03TE54
21.	Determine Matrix Tier Factor	NS03TM02
22.	Determine Household Composition Factor	NS03TM06
23.	Determine Advance Quote Discount Factor	NS03TM20
24.	Result = Stated Amount / 100 (ten cents rounded)	
25.	* Affinity Discount Factor (ten cents rounded)	
26.	* Limit/Deductible Factor (ten cents rounded)	
27.	* Matrix Tier Factor (ten cents rounded)	
28.	* Vehicle Use Factor (ten cents rounded)	
29.	* Average Driver Factor (ten cents rounded)	
30.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
31.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
32.	* Paid In Full Discount Factor (ten cents rounded)	
33.	* Advance Quote Discount Factor (ten cents rounded)	
34.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
35.	End - If	

CALCULATION AC 0028 Coverage Premium

NS03ANTQLOI10354

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0029 Coverage Premium

NS03ANTQLOU1470

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0030 Coverage Premium

NS03ANTQMDCL10330

Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD13
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Coverage Expense Fee	NS03TF78
6.	Determine Ineligible Risk Surcharge Factor	NS03TF80
7.	If Vehicle Use = Restricted	
8.	Determine Home and Car Discount Factor	NS03TI35
9.	Determine Auto Financial Discount Factor	NS03TI83
10.	Determine Rate Factor	NS03TE16
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	

Step	Description	Chart Name
19.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
22.	Determine Vehicle Use Factor	NS03TE54
23.	Determine Matrix Tier Factor	NS03TM02
24.	Determine Household Composition Factor	NS03TM06
25.	Determine Advance Quote Discount Factor	NS03TM20
26.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
27.	* Matrix Tier Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Household Composition Factor (ten cents rounded)	
32.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
33.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
34.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
35.	* Paid In Full Discount Factor (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
38.	+ Coverage Expense Fee (ten cents rounded)	
39.	End - If	

CALCULATION AC 0042 Coverage Premium

NS03ANTQPD1472

Effective Date: SEP-15-2006

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD04
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Coverage Expense Fee	NS03TF78
6.	Determine Ineligible Risk Surcharge Factor	NS03TF80
7.	If Vehicle Use = Restricted	
8.	Determine Home and Car Discount Factor	NS03TI35
9.	Determine Auto Financial Discount Factor	NS03TI83
10.	Determine Rate Factor	NS03TE16
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Matrix Tier Factor	NS03TM02
23.	Determine Household Composition Factor	NS03TM06
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
26.	* Matrix Tier Factor (ten cents rounded)	
27.	* Limit/Deductible Factor (ten cents rounded)	
28.	* Vehicle Use Factor (ten cents rounded)	
29.	* Average Driver Factor (ten cents rounded)	
30.	* Household Composition Factor (ten cents rounded)	
31.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
32.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
33.	* Paid In Full Discount Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
36.	+ Coverage Expense Fee (ten cents rounded)	
37.	+ Policy Expense Fee (ten cents rounded)	
38.	End - If	

CALCULATION AC 0050 Coverage Premium

NS03ANTQTL9570

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0051 Coverage Premium

NS03ANTQUIMBI9664

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

CALCULATION AC 0053 Coverage Premium

NS03ANTQUMBI9571

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

CALCULATION AC 0054 Coverage Premium

NS03ANTQUMPD10356

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

CALCULATION AC PLCY Home and Car Discount Factor

NS03PPAPLCY2882

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Result Multi Policy Flag = Home and Car Discount Code	

Step	Description	Chart Name
2.	Result Multi Product Indicator = Homeowner Policy Form Code	
3.	If Home and Car Discount Code = No or Future (add at renewal)	
4.	Home and Car Discount Code = Yes	
5.	Homeowner Policy Form Code = Condo	
6.	End - If	
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Home and Car Discount Code = Result Multi Policy Flag	
9.	Homeowner Policy Form Code = Result Multi Product Indicator	
10.	If Home and Car Discount Code = Yes or Remove (at renewal)	
11.	Continue without Action	
12.	Else	
13.	Determine Home and Car Discount Factor	NS03TI35
14.	End - If	
15.	Discount Amount LK = Result * Home and Car Discount Factor (ten cents rounded)	
16.	Discount Amount LKResult - Discount Amount LK (ten cents rounded)	
17.	Multi Policy Discount Amount LK = Discount Amount LK	

QUICK REFERENCE

	PLCY
Matrix Rating Sub Tier Number	X

CALCULATION PLCY Matrix Tier

NS03PPAPLCY6870

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Matrix Rating Sub Tier Number	NS03TM01
2.	Determine Matrix Rating Tier Number	NS03TM05
3.	Matrix Rating Sub Tier = Matrix Rating Sub Tier Number	
4.	If Matrix Rating Tier Number = 01	
5.	Matrix Rating Tier = A	
6.	End - If	
7.	If Matrix Rating Tier Number = 02	
8.	Matrix Rating Tier = B	
9.	End - If	
10.	If Matrix Rating Tier Number = 03	
11.	Matrix Rating Tier = C	
12.	End - If	
13.	If Matrix Rating Tier Number = 04	
14.	Matrix Rating Tier = D	
15.	End - If	
16.	If Matrix Rating Tier Number = 05	
17.	Matrix Rating Tier = E	
18.	End - If	

NS03TA01: COMP Base Rate **

Effective Date: JUN-19-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	129.10	35	103.40	38	186.20
39	147.30	44	83.10	47	200.40
50	168.90	51	168.90	52	157.30
53	154.50	54	174.50	55	138.10
56	151.50	57	119.80	58	123.40
61	186.60	62	144.10	63	152.60
64	128.60	65	94.00	66	126.20
68	105.20	69	100.80	71	84.70
72	140.10	73	165.30	74	129.10
75	159.10	76	109.30	77	151.90
78	151.20	79	76.40	80	69.90
81	73.10	82	67.20	83	149.90
84	165.10	85	147.20	87	86.70
88	203.00	90	106.80	91	91.10
92	162.90	93	124.10	94	182.20

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
95	180.60	96	167.80	97	147.20
98	105.00	99	151.70	100	146.70
101	88.60	102	105.20	103	100.80
104	62.40	105	134.00	106	109.00
107	94.70	108	89.70	109	115.00
110	88.60	111	78.90	112	98.10
113	136.30	114	154.90	115	100.80
999	203.00				

Rate Symbol 10; Model Year 2008

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA02: COLL Base Rate **

Effective Date: JUN-19-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	378.00	35	408.80	38	361.80
39	317.70	44	289.60	47	384.40
50	325.20	51	350.40	52	409.40
53	382.00	54	359.20	55	384.20
56	379.30	57	390.10	58	400.90
61	330.30	62	326.70	63	447.10
64	323.10	65	387.20	66	318.20
68	353.40	69	364.90	71	306.80
72	397.90	73	345.20	74	381.40
75	430.40	76	318.00	77	344.00
78	341.00	79	296.30	80	310.10
81	345.40	82	311.20	83	340.80
84	363.40	85	359.60	87	306.30
88	368.50	90	306.30	91	323.40
92	398.90	93	360.20	94	387.40
95	382.40	96	398.80	97	375.10
98	407.50	99	380.10	100	351.40
101	379.40	102	433.30	103	417.90
104	368.90	105	365.40	106	297.00
107	323.10	108	333.60	109	320.40
110	321.20	111	331.40	112	307.10
113	343.40	114	332.40	115	354.20
999	462.30				

Rate Symbol 10; Model Year 2008

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA03: BI Base Rate **

Effective Date: JUN-19-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	196.10	35	196.10	38	219.70
39	197.50	44	189.90	47	223.40
50	160.00	51	178.90	52	178.20
53	200.00	54	187.50	55	194.40

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
56	195.00	57	139.40	58	162.10
61	156.10	62	215.20	63	186.50
64	153.20	65	224.90	66	181.20
68	219.10	69	213.90	71	165.20
72	177.60	73	151.10	74	228.70
75	186.70	76	137.50	77	191.80
78	224.20	79	209.00	80	215.50
81	236.70	82	166.70	83	219.80
84	191.80	85	158.70	87	165.60
88	192.50	90	238.10	91	156.90
92	188.90	93	162.60	94	166.90
95	233.00	96	188.30	97	176.30
98	201.50	99	195.70	100	219.60
101	245.00	102	232.30	103	287.10
104	143.50	105	177.70	106	213.90
107	238.50	108	261.10	109	287.50
110	234.40	111	245.50	112	198.60
113	196.00	114	228.90	115	318.20
999	357.30				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA04: PD Base Rate **

Effective Date: JUN-19-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	141.00	35	191.50	38	125.60
39	141.80	44	169.20	47	179.80
50	127.30	51	128.30	52	168.70
53	163.10	54	136.40	55	157.10
56	169.30	57	118.00	58	144.60
61	121.50	62	177.30	63	166.50
64	126.30	65	186.80	66	111.30
68	183.10	69	185.40	71	159.70
72	130.70	73	135.70	74	206.40
75	138.50	76	118.90	77	159.30
78	123.20	79	183.00	80	172.30
81	186.80	82	166.50	83	146.80
84	128.90	85	147.60	87	168.10
88	129.10	90	176.60	91	165.10
92	153.70	93	120.10	94	143.30
95	194.00	96	137.40	97	138.00
98	211.80	99	178.20	100	149.70
101	232.80	102	186.70	103	196.90
104	174.10	105	132.50	106	150.60
107	174.60	108	208.50	109	218.60
110	226.00	111	240.80	112	161.10
113	162.00	114	160.10	115	192.60
999	274.40				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA07: UMBI Base Rate **

Effective Date: JUN-19-2009

Sub-chart - High Level	First UMBI Indicator	Multi-Vehicle UMBI Indicator
MULTI-FIRST-UMBI	Yes	Yes
SINGLE-FIRST-UMBI	Yes	No
MULTI-NOT-FIRST-UMBI	No	Yes
SINGLE-NOT-FIRST-UMBI	No	No

Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UMBI			25000	50000	57.90
			25000	100000	67.60
			30000	60000	67.60
			40000	80000	67.60
			50000	50000	67.60
			50000	100000	67.60
			50000	200000	76.90
			100000	100000	76.90
			100000	150000	76.90
			100000	200000	76.90
			100000	250000	79.70
			100000	300000	79.70
			100000	400000	86.90
			100000	500000	86.90
			150000	200000	85.20
			150000	250000	85.20
			150000	300000	85.20
			150000	400000	86.90
			150000	500000	86.90
			200000	200000	85.20
			200000	250000	85.20
			200000	300000	85.20
			200000	400000	86.90
			200000	500000	86.90
			200000	750000	93.40
			250000	250000	85.20
			250000	300000	85.20
			250000	400000	86.90
			250000	500000	86.90
			250000	750000	93.40
			250000	1000000	93.40
			300000	300000	85.20
			300000	400000	90.50
			300000	500000	90.50
			300000	750000	93.40

Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			300000	1000000	93.40
			400000	400000	90.50
			400000	500000	90.50
			400000	750000	93.40
			400000	1000000	93.40
			500000	500000	90.50
			500000	750000	93.40
			500000	1000000	93.40
			1000000	1000000	96.70
SINGLE-FIRST-UMBI			25000	50000	30.20
			25000	100000	35.50
			30000	60000	35.50
			40000	80000	35.50
			50000	50000	35.50
			50000	100000	35.50
			50000	200000	40.50
			100000	100000	40.50
			100000	150000	40.50
			100000	200000	40.50
			100000	250000	42.10
			100000	300000	42.10
			100000	400000	45.70
			100000	500000	45.70
			150000	200000	44.70
			150000	250000	44.70
			150000	300000	44.70
			150000	400000	45.70
			150000	500000	45.70
			200000	200000	44.70
			200000	250000	44.70
			200000	300000	44.70
			200000	400000	45.70
			200000	500000	45.70
			200000	750000	49.20
			250000	250000	44.70
			250000	300000	44.70
			250000	400000	45.70
			250000	500000	45.70
			250000	750000	49.20
			250000	1000000	49.20
			300000	300000	44.70
			300000	400000	47.60
			300000	500000	47.60
			300000	750000	49.20
			300000	1000000	49.20
			400000	400000	47.60

Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			400000	500000	47.60
			400000	750000	49.20
			400000	1000000	49.20
			500000	500000	47.60
			500000	750000	49.20
			500000	1000000	49.20
			1000000	1000000	50.60
MULTI-NOT-FIRST-UMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UMBI	No	No			0.00

NS03TA08: UMPD Base Rate

Effective Date: DEC-01-2008

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	3.40	30000	3.40	35000	3.40
	40000	3.40	45000	3.40	50000	3.40
	60000	3.40	70000	3.40	75000	3.40
	80000	3.40	90000	3.40	100000	3.40
	110000	61.80	120000	61.80	130000	61.80
	140000	61.80	150000	61.80	175000	61.80
	200000	61.80	225000	61.80	250000	61.80
	275000	66.90	300000	66.90	350000	66.90
	400000	66.90	450000	66.90	500000	66.90
	1000000	75.00				
Per Occ / Without COLL	25000	49.60	30000	52.80	35000	52.80
	40000	52.80	45000	52.80	50000	52.80
	60000	56.10	70000	56.10	75000	56.10
	80000	58.60	90000	58.60	100000	58.60
	110000	61.80	120000	61.80	130000	61.80
	140000	61.80	150000	61.80	175000	61.80
	200000	61.80	225000	61.80	250000	61.80
	275000	66.90	300000	66.90	350000	66.90
	400000	66.90	450000	66.90	500000	66.90
	1000000	75.00				

All PD limits are subject to a \$200 deductible.

If the Insured carries COLL coverage, any UMPD limit of \$100,000 or less may be purchased for \$2.50.

NS03TA09: UIMBI Base Rate **

Effective Date: JUN-19-2009

Sub-chart - High Level	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator
MULTI-FIRST-UIMBI	Yes	Yes
SINGLE-FIRST-UIMBI	Yes	No

Sub-chart - High Level	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator
MULTI-NOT-FIRST-UIMBI	No	Yes
SINGLE-NOT-FIRST-UIMBI	No	No

Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UIMBI			25000	50000	44.20
			25000	100000	72.50
			30000	60000	72.50
			40000	80000	72.50
			50000	50000	72.50
			50000	100000	72.50
			50000	200000	107.70
			100000	100000	107.70
			100000	150000	107.70
			100000	200000	107.70
			100000	250000	122.10
			100000	300000	122.10
			100000	400000	162.00
			100000	500000	162.00
			150000	200000	152.40
			150000	250000	152.40
			150000	300000	152.40
			150000	400000	162.00
			150000	500000	162.00
			200000	200000	152.40
			200000	250000	152.40
			200000	300000	152.40
			200000	400000	162.00
			200000	500000	162.00
			200000	750000	203.20
			250000	250000	152.40
			250000	300000	152.40
			250000	400000	162.00
			250000	500000	162.00
			250000	750000	203.20
			250000	1000000	203.20
			300000	300000	152.40
			300000	400000	183.60
			300000	500000	183.60
			300000	750000	203.20
			300000	1000000	203.20
			400000	400000	183.60
			400000	500000	183.60
			400000	750000	203.20
			400000	1000000	203.20
			500000	500000	183.60

Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			500000	750000	203.20
			500000	1000000	203.20
			1000000	1000000	223.20
SINGLE-FIRST-UIMBI			25000	50000	23.60
			25000	100000	37.90
			30000	60000	37.90
			40000	80000	37.90
			50000	50000	37.90
			50000	100000	37.90
			50000	200000	56.80
			100000	100000	56.80
			100000	150000	56.80
			100000	200000	56.80
			100000	250000	64.00
			100000	300000	64.00
			100000	400000	85.10
			100000	500000	85.10
			150000	200000	80.10
			150000	250000	80.10
			150000	300000	80.10
			150000	400000	85.10
			150000	500000	85.10
			200000	200000	80.10
			200000	250000	80.10
			200000	300000	80.10
			200000	400000	85.10
			200000	500000	85.10
			200000	750000	106.70
			250000	250000	80.10
			250000	300000	80.10
			250000	400000	85.10
			250000	500000	85.10
			250000	750000	106.70
			250000	1000000	106.70
			300000	300000	80.10
			300000	400000	96.00
			300000	500000	96.00
			300000	750000	106.70
			300000	1000000	106.70
			400000	400000	96.00
			400000	500000	96.00
			400000	750000	106.70
			400000	1000000	106.70
			500000	500000	96.00
			500000	750000	106.70
			500000	1000000	106.70

Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			1000000	1000000	117.40
MULTI-NOT-FIRST-UIMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UIMBI	No	No			0.00

NS03TA16: BI Base Rate

Effective Date: DEC-13-2002

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.

NS03TA17: PD Base Rate

Effective Date: DEC-13-2002

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.

NS03TA19: COMP Base Rate

Effective Date: SEP-30-2005

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

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
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	1.70	2	3.80	3	5.70
	4	7.70	5	12.20	6	16.40
	7	20.40	8	24.40	9	26.80
	10	29.10	11	31.60	12	33.90
	13	36.40	14	38.70	15	41.20
	16	43.50	17	46.00	18	48.30
	19	50.80	20	53.20	21	55.70
	22	58.10	23	60.60	24	63.10
	25	65.50	26	68.00	27	70.50
	28	72.90	29	75.40	30	77.90
	31	80.30	32	82.80	33	85.30
	34	87.70	35	90.20	36	92.70
	37	95.10	38	97.60	39	100.10
	40	102.50				
SUPL-TRAVEL-TRAILER-50	1	1.20	2	2.60	3	3.90
	4	5.30	5	8.40	6	11.30
	7	14.10	8	16.80	9	18.50
	10	20.10	11	21.80	12	23.40
	13	25.10	14	26.70	15	28.40
	16	30.00	17	31.70	18	33.30
	19	35.00	20	36.70	21	38.40
	22	40.10	23	41.80	24	43.50
	25	45.20	26	46.90	27	48.60
	28	50.30	29	52.00	30	53.70
	31	55.40	32	57.10	33	58.80
	34	60.50	35	62.20	36	63.90
	37	65.60	38	67.30	39	69.00
	40	70.70				
SUPL-PICKUP-CAMPER-FULL	1	3.30	2	5.50	3	7.70
	4	9.90	5	13.20	6	16.50
	7-20	19.80				
SUPL-PICKUP-CAMPER-50	1	2.20	2	3.90	3	5.50
	4	7.20	5	9.40	6	11.60
	7-20	13.80				

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 = \$6,001-7,500 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.

NS03TA20: COLL Base Rate

Effective Date: SEP-30-2005

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-50	50	Pickup Camper
SUPL-TRAVEL-TRAILER-100	100	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-250	250	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-100	100	Pickup Camper
SUPL-PICKUP-CAMPER-250	250	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-50	1	3.40	2	5.30	3	7.20
	4	9.10	5	12.70	6	16.60
	7	20.40	8	24.20	9	26.70
	10	29.10	11	31.60	12	34.10
	13	36.50	14	39.00	15	41.50
	16	43.90	17	46.40	18	48.90
	19	51.40	20	53.80	21	56.30
	22	58.80	23	61.20	24	63.70
	25	66.20	26	68.60	27	71.10
	28	73.60	29	76.10	30	78.50
SUPL-PICKUP-CAMPER-50	31	81.00	32	83.50	33	85.90
	34	88.40	35	90.90	36	93.30
	37	95.80	38	98.30	39	100.80
	40	103.20				
	1	3.30	2	5.50	3	7.70
	4	9.90	5	13.20	6	16.50
	7-20	19.80				
	SUPL-TRAVEL-TRAILER-100	1	2.60	2	4.10	3

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	4	7.00	5	9.80	6	12.80
	7	15.70	8	18.60	9	20.50
	10	22.40	11	24.30	12	26.20
	13	28.10	14	30.00	15	31.90
	16	33.80	17	35.70	18	37.60
	19	39.50	20	41.40	21	43.30
	22	45.20	23	47.10	24	49.00
	25	50.90	26	52.80	27	54.70
	28	56.60	29	58.50	30	60.40
	31	62.30	32	64.20	33	66.10
	34	68.00	35	69.90	36	71.80
	37	73.70	38	75.60	39	77.50
	40	79.40				
SUPL-TRAVEL-TRAILER-250	1	2.00	2	3.10	3	4.10
	4	5.30	5	7.40	6	9.60
	7	11.80	8	14.00	9	15.40
	10	16.80	11	18.20	12	19.70
	13	21.10	14	22.50	15	23.90
	16	25.40	17	26.80	18	28.20
	19	29.60	20	31.10	21	32.50
	22	33.90	23	35.30	24	36.80
	25	38.20	26	39.60	27	41.00
	28	42.50	29	43.90	30	45.30
	31	46.70	32	48.20	33	49.60
	34	51.00	35	52.40	36	53.90
	37	55.30	38	56.70	39	58.10
	40	59.60				
SUPL-PICKUP-CAMPER-100	1	2.80	2	4.40	3	6.10
	4	7.70	5	10.50	6	13.20
	7-20	16.00				
SUPL-PICKUP-CAMPER-250	1	2.00	2	3.10	3	4.30
	4	5.40	5	7.40	6	9.20
	7-20	11.20				

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 = \$6,001-7,500 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.

NS03TA36: MDCL Base Rate **

Effective Date: JUN-19-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	150.00	35	161.70	38	171.80
39	163.60	44	163.20	47	172.00
50	155.00	51	156.30	52	158.20
53	150.00	54	153.60	55	163.90
56	160.50	57	146.80	58	146.20
61	150.30	62	171.10	63	157.90
64	152.30	65	161.60	66	156.50
68	150.40	69	159.10	71	144.50
72	153.00	73	148.60	74	171.10
75	160.10	76	137.90	77	164.20
78	171.90	79	178.60	80	148.10
81	154.30	82	144.00	83	158.40
84	160.80	85	143.00	87	156.70
88	159.60	90	196.00	91	149.80
92	147.60	93	147.30	94	148.60
95	197.00	96	155.40	97	154.90
98	162.60	99	201.80	100	171.90
101	213.30	102	192.50	103	180.90
104	135.50	105	142.60	106	187.00
107	187.80	108	225.00	109	227.20
110	176.00	111	176.60	112	164.70
113	212.80	114	236.40	115	175.80
999	246.00				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA37: LOI Base Rate

Effective Date: SEP-15-2004

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30				

NS03TA41: AD Base Rate

Effective Date: SEP-15-2004

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90				

NS03TA51: TL Base Rate

Effective Date: MAR-15-2006

Coverage	Vehicle Type	Base Rate	Coverage	Vehicle Type	Base Rate
TL	Automobile(01), Classic(09), Motorhome(06)	1.80			

NS03TA52: LOU Base Rate

Effective Date: MAR-15-2006

Option Code	Vehicle Type	Base Rate	Option Code	Vehicle Type	Base Rate
\$20 per day \$400 total	not Motorhome(06)	23.30	\$30 per day \$600 total	not Motorhome(06)	35.20
\$40 per day \$800 total	not Motorhome(06)	46.70	\$50 per day \$1000 total	not Motorhome(06)	58.40
\$60 per day \$1200 total	not Motorhome(06)	70.00	\$25 per day \$500	Motorhome	10.80

NS03TA53: EEC Base Rate

Effective Date: SEP-15-2004

Sub-chart - High Level	Option Code
Without OEM	Not OEM Endorsment (500)

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Without OEM	250	7.30	500	14.50	750	21.80
	1000	29.00	1250	36.30	1500	43.50
	1750	50.80	2000	58.00	2250	65.30
	2500	72.50	2750	79.80	3000	87.00
	3250	94.30	3500	101.50	3750	108.80
	4000	116.00	4250	123.30	4500	130.50
	4750	137.80	5000	145.00		

NS03TA54: COMP Base Rate

Effective Date: DEC-13-2002

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-250-DED	250	Dune Buggy, Trail Bike
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile

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

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

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, they shall be rated as Motorcycles.

NS03TA55: COLL Base Rate

Effective Date: DEC-13-2002

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-250-DED	250	Dune Buggy, Trail Bike
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile

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

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

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, they shall be rated as Motorcycles.

NS03TA58: MDCL Base Rate

Effective Date: DEC-13-2002

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.

NS03TA61: PE Base Rate

Effective Date: DEC-13-2002

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
500	1.00	1000	2.00	1500	3.00

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
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		

NS03TB01: 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	>29	17.470	1.190	
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	

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	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.

NS03TB02: COLL Rate Symbol Factor

Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.540	0.000
	7	0.640	0.000	8	0.780	0.000
	9	1.000	0.000	10	1.170	0.000
	11	1.300	0.000	12	1.440	0.000
	13	1.580	0.000	14	1.740	0.000
	15	1.910	0.000	16	2.150	0.000
	17	2.400	0.000	18	2.730	0.000
	19	3.090	0.000	20	3.550	0.000
	21	4.100	0.000	22	4.680	0.000

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	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
	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.

NS03TB05: COMP Rate Symbol Factor

Effective Date: DEC-13-2002

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			

NS03TB06: COLL Rate Symbol Factor

Effective Date: DEC-13-2002

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			

NS03TB15: 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	Not(1-6, 999)	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.050	0.000
<1999	5	1.000	0.000
<1999	6	1.100	0.000
>1998	6	1.040	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

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>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
	999	1.100	0.000
	99-997	1.000	0.000

NS03TB16: 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	Not(1-6, 999)	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	6	1.200	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

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	16	1.110	0.000
>1998	17	0.940	0.000
>1998	18	0.840	0.000
>1998	19	0.950	0.000
>1998	20	1.000	0.000
>1998	21	1.000	0.000
>1998	22	0.890	0.000
>1998	23	1.090	0.000
>1998	24	0.950	0.000
>1998	30	0.860	0.000
>1998	31	0.940	0.000
>1998	32	0.930	0.000
>1998	33	1.090	0.000
>1998	34	0.860	0.000
>1998	35	0.860	0.000
>1998	36	0.930	0.000
>1998	37	0.930	0.000
>1998	38	1.090	0.000
>1998	39	0.880	0.000
>1998	40	1.110	0.000
>1998	41	1.200	0.000
>1998	42	1.310	0.000
>1998	43	1.290	0.000
>1998	50	1.190	0.000
>1998	51	1.220	0.000
>1998	52	1.340	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TB17: 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	Not(1-6, 999)	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	6	0.770	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

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>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
>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
	999	1.100	0.000
	99-997	1.000	0.000

NS03TC11: COMP Vehicle Model Year Factor **

Effective Date: JUN-19-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2012	1.103	2011	1.077	2010	1.051
2009	1.026	2008	1.000	2007	0.974
2006	0.949	2005	0.923	2004	0.898
2003	0.873	2002	0.848	2001	0.823
2000	0.797	1999	0.771	1998	0.746
1997	0.720	1996	0.695	1995	0.669
1994	0.645	1993	0.619	1992	0.619
1991	0.619	1990	0.619	1989	0.619
1988	0.619	<1988	0.619		

For model years not displayed in the rate manual, an additive factor of 0.026 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC12: COLL Vehicle Model Year Factor **

Effective Date: JUN-19-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2012	1.181	2011	1.136	2010	1.091
2009	1.045	2008	1.000	2007	0.955
2006	0.909	2005	0.864	2004	0.817
2003	0.772	2002	0.726	2001	0.680
2000	0.635	1999	0.588	1998	0.544
1997	0.498	1996	0.452	1995	0.406
1994	0.361	1993	0.344	1992	0.344
1991	0.344	1990	0.344	1989	0.344
1988	0.344	<1988	0.344		

For model years not displayed in the rate manual, an additive factor of 0.045 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC13: BI Vehicle Model Year Factor **

Effective Date: JUN-19-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2012	1.051	2011	1.038	2010	1.025
2009	1.013	2008	1.000	2007	0.987
2006	0.975	2005	0.962	2004	0.950
2003	0.938	2002	0.925	2001	0.911
2000	0.899	1999	0.886	1998	0.873
1997	0.860	1996	0.847	1995	0.834
1994	0.822	1993	0.822	1992	0.822
1991	0.822	1990	0.822	1989	0.822
1988	0.822	<1988	0.822		

For model years not displayed in the rate manual, an additive factor of 0.013 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC14: PD Vehicle Model Year Factor **

Effective Date: JUN-19-2009

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	0.982	2005	0.973	2004	0.965
2003	0.956	2002	0.948	2001	0.939
2000	0.930	1999	0.922	1998	0.914
1997	0.904	1996	0.897	1995	0.888
1994	0.888	1993	0.888	1992	0.888
1991	0.888	1990	0.888	1989	0.888
1988	0.888	<1988	0.888		

For model years not displayed in the rate manual, an additive factor of 0.009 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC15: MDCL Vehicle Model Year Factor **

Effective Date: JUN-19-2009

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

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2009	1.022	2008	1.000	2007	0.978
2006	0.956	2005	0.934	2004	0.912
2003	0.890	2002	0.869	2001	0.847
2000	0.826	1999	0.804	1998	0.782
1997	0.760	1996	0.738	1995	0.738
1994	0.738	1993	0.738	1992	0.738
1991	0.738	1990	0.738	1989	0.738
1988	0.738	<1988	0.738		

For model years not displayed in the rate manual, an additive factor of 0.022 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC21: COMP New Vehicle Discount Factor

Effective Date: SEP-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.746	0	0.746	1	0.854
2	0.910	3	0.946	4	0.975
>4	1.000				

NS03TC22: COLL New Vehicle Discount Factor

Effective Date: MAR-15-2005

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				

NS03TC23: BI New Vehicle Discount Factor

Effective Date: MAR-15-2005

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				

NS03TC24: PD New Vehicle Discount Factor

Effective Date: MAR-15-2005

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				

NS03TC25: MDCL New Vehicle Discount Factor

Effective Date: MAR-15-2005

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				

NS03TD01: COMP Limit/Deductible Factor

Effective Date: SEP-15-2004

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
100	0.850	250	0.610	500	0.450
1000	0.350				

For additional limits, refer to Underwriting.

NS03TD02: COLL Limit/Deductible Factor

Effective Date: SEP-15-2004

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
100	1.000	250	0.920	500	0.840
1000	0.640				

For additional limits, refer to Underwriting.

NS03TD03: BI Limit/Deductible Factor

Effective Date: SEP-15-2005

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.000	25000	100000	1.160
30000	60000	1.070	40000	80000	1.170
100000	100000	1.350	50000	100000	1.240
50000	200000	1.400	100000	150000	1.420
100000	200000	1.460	100000	250000	1.510
100000	300000	1.540	250000	500000	1.710
300000	300000	1.670			

For additional limits, refer to Underwriting.

NS03TD04: PD Limit/Deductible Factor

Effective Date: DEC-13-2002

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
25000	1.000	50000	1.030	100000	1.090
150000	1.150	200000	1.170	250000	1.180
300000	1.200	30000	1.010	45000	1.030
60000	1.070	70000	1.070	75000	1.070
80000	1.070	90000	1.080	110000	1.100
120000	1.120	130000	1.130	40000	1.030
35000	1.020	140000	1.140	175000	1.160
225000	1.170	275000	1.200	350000	1.210
400000	1.220	450000	1.230	500000	1.240
1000000	1.330				

For additional limits, refer to Underwriting.

NS03TD06: COMP Limit/Deductible Factor

Effective Date: DEC-13-2002

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Antique	Restricted	0.500
50	Antique	Not Restricted	0.750
50	Classics	Restricted	0.750

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
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.

NS03TD07: COLL Limit/Deductible Factor

Effective Date: DEC-13-2002

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.

NS03TD13: MDCL Limit/Deductible Factor

Effective Date: SEP-15-2004

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
5000	1.000				

For additional limits, refer to Underwriting.

NS03TE07: PLCY Rate Factor

Effective Date: MAR-15-2005

Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	0.81	0.00	BI	0.35	0.00
PD	0.37	0.00	COMP	0.35	0.00
COLL	0.33	0.00	UMPD	0.45	0.00

Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
MDCL	0.31	0.00	Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD)	0.55	0.00

NS03TE11: PLCY Rate Factor

Effective Date: MAR-15-2005

Coverage	Vehicle Type	Rate Factor	Side Factor
BI, COLL, COMP, PD	Motorcycle	1.00	0.00
MDCL	Motorcycle	1.31	0.00
AD	Motorcycle	2.30	0.00
EXMDCL	Motorcycle	2.30	0.00
LOI	Motorcycle	2.30	0.00
UIMBI, UMBI, UMPD	Motorcycle	1.62	0.00

NS03TE16: PLCY Rate Factor

Effective Date: DEC-13-2002

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			

NS03TE20: PLCY Lapse 1-30 Day Surcharge Factor

Effective Date: SEP-15-2004

Coverage	Matrix Rating Tier	Prior Insurance Code	Lapse 1-30 Day Surcharge Factor
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	Not Applicable/Previously Insured (0)	1.00
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.05
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.05
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.05
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.05
	C, D, E, X		1.00

NS03TE24: PLCY Rate Factor

Effective Date: DEC-13-2002

Vehicle Type	Rate Factor	Side Factor	Vehicle Type	Rate Factor	Side Factor
Recreational Vehicle	2.00	2.00			

NS03TE31: PLCY Prior Non-Standard Surcharge Factor

Effective Date: DEC-13-2002

Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor	Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor	Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor
N/A	1.00	00	1.00	10	1.00
11	1.00	12	1.00	20	1.00
21	1.00	22	1.00		

NS03TE54: PLCY Vehicle Use Factor

Effective Date: MAR-15-2004

Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.98	not Farm , not Individual Business	1.00

NS03TE72: PLCY Affinity Discount Factor

Effective Date: DEC-13-2002

Access Point Code	Service Provider Code	Affinity Discount Factor	Access Point Code	Service Provider Code	Affinity Discount Factor
Direct	Customer Solution Center	1.00	Exclusive Agent	Customer Solution Center	1.00
Independent Agent	Customer Solution Center	1.00	Internet	Customer Solution Center	1.00
Affinity Group	Customer Solution Center	1.00	Bank	Customer Solution Center	1.00
Worksite	Customer Solution Center	1.00	Direct	Exclusive Agent	1.00
Exclusive Agent	Exclusive Agent	1.00	Independent Agent	Exclusive Agent	1.00
Internet	Exclusive Agent	1.00	Affinity Group	Exclusive Agent	1.00
Bank	Exclusive Agent	1.00	Worksite	Exclusive Agent	1.00
Direct	Independent Agent	1.00	Exclusive Agent	Independent Agent	1.00
Independent Agent	Independent Agent	1.00	Internet	Independent Agent	1.00
Affinity Group	Independent Agent	1.00	Bank	Independent Agent	1.00
Worksite	Independent Agent	1.00	Direct	Internet	1.00
Exclusive Agent	Internet	1.00	Independent Agent	Internet	1.00

Access Point Code	Service Provider Code	Affinity Discount Factor	Access Point Code	Service Provider Code	Affinity Discount Factor
Internet	Internet	1.00	Affinity Group	Internet	1.00
Bank	Internet	1.00	Worksite	Internet	1.00
Not Affinity Group, Not Bank, Not Direct, Not Exclusive Agent, Not Independent Agent, Not Internet, Not Worksite	Not Customer Solution Center, Not Exclusive Agent, Not Independent Agent, Not Internet	1.00			

NS03TE80: BI Driver Factor **

Effective Date: JUN-19-2009

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.30
	22	Female		1.15
	23	Female		1.00
	24	Female		0.98
	25	Female		0.95
	26	Female		0.90
	27	Female		0.90
	28	Female		0.90
	29	Female		0.90
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.15
	26	Male		1.12
	27	Male		1.12
	28	Male		1.09
	29	Male		1.09
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.20
	26-27	Female		1.18
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE81: PD Driver Factor **

Effective Date: JUN-19-2009

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	21	Female		1.30
	22	Female		1.10
	23	Female		1.09
	24	Female		1.00
	25	Female		1.00
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.80
	21	Male	Applies	1.79
	22	Male	Does Not Apply	1.50
	22	Male	Applies	1.49
	23	Male	Does Not Apply	1.38
	23	Male	Applies	1.37
	24	Male	Does Not Apply	1.25
	24	Male	Applies	1.24
	25	Male		1.20
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE82: COMP Driver Factor

Effective Date: SEP-15-2006

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		1.45
	19	Female		1.45
	20	Female		1.45
	21	Female		1.40
	22	Female		1.40
	23	Female		1.35
	24	Female		1.30
	25	Female		1.20
	26	Female		1.15
	27	Female		1.15
	28	Female		1.10
	29	Female		1.10
	30-34	Female		1.00
	35-39	Female		0.95
	40	Female		0.95
	41	Female		0.89
	42-43	Female		0.89
	44-49	Female		0.89
	50-54	Female		0.82
	55-59	Female		0.76
	60-64	Female		0.68
	65-69	Female		0.60
	70-72	Female		0.58
	73-74	Female		0.52
	75	Female		0.52
	76-79	Female		0.47
	>79	Female		0.40
	0-18	Male	Does Not Apply	1.70
	0-18	Male	Applies	1.69
	19	Male	Does Not Apply	1.70
	19	Male	Applies	1.69
	20	Male	Does Not Apply	1.70
	20	Male	Applies	1.69
	21	Male	Does Not Apply	1.68
	21	Male	Applies	1.67
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.57
	23	Male	Applies	1.56

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	24	Male	Does Not Apply	1.50
	24	Male	Applies	1.49
	25	Male		1.43
	26	Male		1.33
	27	Male		1.33
	28	Male		1.22
	29	Male		1.22
	30-34	Male		1.14
	35-39	Male		1.00
	40	Male		1.00
	41	Male		0.91
	42-43	Male		0.91
	44-49	Male		0.91
	50-54	Male		0.81
	55-59	Male		0.78
	60-64	Male		0.74
	65-69	Male		0.63
	70-72	Male		0.63
	73-74	Male		0.55
	75	Male		0.55
	76-79	Male		0.47
	>79	Male		0.47
ADULT-SINGLE	0-18	Female	Does Not Apply	1.40
	0-18	Female	Applies	1.39
	19	Female	Does Not Apply	1.40
	19	Female	Applies	1.39
	20	Female	Does Not Apply	1.40
	20	Female	Applies	1.39
	21	Female	Does Not Apply	1.35
	21	Female	Applies	1.34
	22	Female	Does Not Apply	1.35
	22	Female	Applies	1.34
	23	Female	Does Not Apply	1.35
	23	Female	Applies	1.34
	24	Female	Does Not Apply	1.35
	24	Female	Applies	1.34
	25	Female		1.26
	26	Female		1.23
	27	Female		1.23
	28	Female		1.20
	29	Female		1.20
	30-34	Female		1.20
	35-39	Female		1.12
	40	Female		1.12
	41	Female		1.01
	42-43	Female		1.01
	44-49	Female		1.01

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	50-54	Female		1.00
	55-59	Female		0.90
	60-64	Female		0.80
	65-69	Female		0.70
	70-72	Female		0.65
	73-74	Female		0.60
	75	Female		0.60
	76-79	Female		0.50
	>79	Female		0.45
	0-18	Male	Does Not Apply	2.00
	0-18	Male	Applies	1.99
	19	Male	Does Not Apply	2.00
	19	Male	Applies	1.99
	20	Male	Does Not Apply	2.00
	20	Male	Applies	1.99
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.80
	22	Male	Applies	1.79
	23	Male	Does Not Apply	1.80
	23	Male	Applies	1.79
	24	Male	Does Not Apply	1.75
	24	Male	Applies	1.74
	25	Male		1.66
	26	Male		1.63
	27	Male		1.63
	28	Male		1.60
	29	Male		1.60
	30-34	Male		1.35
	35-39	Male		1.21
	40	Male		1.21
	41	Male		1.11
	42-43	Male		1.11
	44-49	Male		1.11
	50-54	Male		1.00
	55-59	Male		0.95
	60-64	Male		0.90
	65-69	Male		0.85
	70-72	Male		0.80
	73-74	Male		0.75
	75	Male		0.75
	76-79	Male		0.71
	>79	Male		0.67

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE83: COLL Driver Factor

Effective Date: SEP-15-2006

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.43
	22	Female		1.25
	23	Female		1.16
	24	Female		1.07
	25	Female		1.04
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.28
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE85: MDCL Driver Factor

Effective Date: SEP-15-2006

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.43
	22	Female		1.25
	23	Female		1.16
	24	Female		1.07
	25	Female		1.04
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.28
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE87: PLCY Financial Responsibility Rate Factor **

Effective Date: JUN-19-2009

Sub-chart - High Level	Coverage
MP	MDCL
BI,COLL,PD	BI, COLL, PD
COMP	COMP

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
MP	1	A		0.43
	1	B		0.43
	1	C		0.43
	1	D		0.43
	1	E		0.43
	2	A		0.50
	2	B		0.50
	2	C		0.50
	2	D		0.50
	2	E		0.50
	3	A		0.52
	3	B		0.52
	3	C		0.52
	3	D		0.52
	3	E		0.52
	4	A		0.53
	4	B		0.53
	4	C		0.53
	4	D		0.53
	4	E		0.53
	5	A		0.62
	5	B		0.62
	5	C		0.62
	5	D		0.62
	5	E		0.62
	6	A		0.67
	6	B		0.67
	6	C		0.67
	6	D		0.67
	6	E		0.67
	7	A		0.73
	7	B		0.73
	7	C		0.73
	7	D		0.73
	7	E		0.73
	8	A		0.79
	8	B		0.79
	8	C		0.79
	8	D		0.79
	8	E		0.79
	9	A		0.86
	9	B		0.86
	9	C		0.86
	9	D		0.86
	9	E		0.86
	10	A		1.00

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	10	B		1.00
	10	C		1.00
	10	D		1.00
	10	E		1.00
	11	A		1.15
	11	B		1.15
	11	C		1.15
	11	D		1.15
	11	E		1.15
	99	A	15-29	0.73
	99	A	30-50	0.60
	99	A	51-99	0.60
	99	B	15-29	0.73
	99	B	30-50	0.60
	99	B	51-99	0.60
	99	C	15-29	0.73
	99	C	30-50	0.60
	99	C	51-99	0.60
	99	D	15-29	0.73
	99	D	30-50	0.60
	99	D	51-99	0.60
	99	E	15-29	0.73
	99	E	30-50	0.60
	99	E	51-99	0.60
	106	A		1.20
	106	B		1.20
	106	C		1.20
	106	D		1.20
	106	E		1.20
		X		1.00
BI,COLL,PD	1	A		0.65
	1	B		0.65
	1	C		0.65
	1	D		0.65
	1	E		0.65
	2	A		0.68
	2	B		0.68
	2	C		0.68
	2	D		0.68
	2	E		0.68
	3	A		0.70
	3	B		0.70
	3	C		0.70
	3	D		0.70
	3	E		0.70
	4	A		0.74

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	4	B		0.74
	4	C		0.74
	4	D		0.74
	4	E		0.74
	5	A		0.77
	5	B		0.77
	5	C		0.77
	5	D		0.77
	5	E		0.77
	6	A		0.81
	6	B		0.81
	6	C		0.81
	6	D		0.81
	6	E		0.81
	7	A		0.86
	7	B		0.86
	7	C		0.86
	7	D		0.86
	7	E		0.86
	8	A		0.90
	8	B		0.90
	8	C		0.90
	8	D		0.90
	8	E		0.90
	9	A		0.96
	9	B		0.96
	9	C		0.96
	9	D		0.96
	9	E		0.96
	10	A		1.01
	10	B		1.01
	10	C		1.01
	10	D		1.01
	10	E		1.01
	11	A		1.07
	11	B		1.07
	11	C		1.07
	11	D		1.07
	11	E		1.07
	99	A	15-29	1.04
	99	A	30-50	0.99
	99	A	51-99	0.82
	99	B	15-29	1.04
	99	B	30-50	0.99
	99	B	51-99	0.82
	99	C	15-29	1.04

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	99	C	30-50	0.99
	99	C	51-99	0.82
	99	D	15-29	1.04
	99	D	30-50	0.99
	99	D	51-99	0.82
	99	E	15-29	1.04
	99	E	30-50	0.99
	99	E	51-99	0.82
	106	A		1.07
	106	B		1.07
	106	C		1.07
	106	D		1.07
	106	E		1.07
		X		1.00
COMP	1	A		0.50
	1	B		0.50
	1	C		0.50
	1	D		0.50
	1	E		0.50
	2	A		0.60
	2	B		0.60
	2	C		0.60
	2	D		0.60
	2	E		0.60
	3	A		0.63
	3	B		0.63
	3	C		0.63
	3	D		0.63
	3	E		0.63
	4	A		0.65
	4	B		0.65
	4	C		0.65
	4	D		0.65
	4	E		0.65
	5	A		0.72
	5	B		0.72
	5	C		0.72
	5	D		0.72
	5	E		0.72
	6	A		0.76
	6	B		0.76
	6	C		0.76
	6	D		0.76
	6	E		0.76
	7	A		0.81
	7	B		0.81

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	7	C		0.81
	7	D		0.81
	7	E		0.81
	8	A		0.85
	8	B		0.85
	8	C		0.85
	8	D		0.85
	8	E		0.85
	9	A		0.89
	9	B		0.89
	9	C		0.89
	9	D		0.89
	9	E		0.89
	10	A		1.00
	10	B		1.00
	10	C		1.00
	10	D		1.00
	10	E		1.00
	11	A		1.10
	11	B		1.10
	11	C		1.10
	11	D		1.10
	11	E		1.10
	99	A	15-29	0.69
	99	A	30-50	0.63
	99	A	51-99	0.49
	99	B	15-29	0.69
	99	B	30-50	0.63
	99	B	51-99	0.49
	99	C	15-29	0.69
	99	C	30-50	0.63
	99	C	51-99	0.49
	99	D	15-29	0.69
	99	D	30-50	0.63
	99	D	51-99	0.49
	99	E	15-29	0.69
	99	E	30-50	0.63
	99	E	51-99	0.49
	106	A		1.05
	106	B		1.05
	106	C		1.05
	106	D		1.05
	106	E		1.05
		X		1.00

NS03TE88: PLCY At Fault Accidents Factor

Effective Date: SEP-15-2004

Sub-chart - High Level	Time Since Last Accident
Time Since Last Accident is 0-12 Months	0-12
Time Since Last Accident is 13-24 Months	013-024
Time Since Last Accident is 25-35 Months	25-35

Sub-chart	At Fault Accidents	NNO Exists Flag	At Fault Accidents Factor	At Fault Accidents Factor Plus
Time Since Last Accident is 0-12 Months	0	No	0.00	0.00
	1	No	0.47	0.00
	2	No	1.10	0.00
	3	No	1.99	0.00
	4	No	3.04	0.00
	>4	No	3.04	1.05
	0	Yes	1.00	0.00
	1	Yes	1.39	0.00
	2	Yes	1.92	0.00
	3	Yes	2.66	0.00
Time Since Last Accident is 13-24 Months	0	No	0.00	0.00
	1	No	0.40	0.00
	2	No	1.00	0.00
	3	No	1.85	0.00
	4	No	2.85	0.00
	>4	No	2.85	1.00
	0	Yes	1.00	0.00
	1	Yes	1.33	0.00
	2	Yes	1.83	0.00
	3	Yes	2.54	0.00
Time Since Last Accident is 25-35 Months	0	No	0.00	0.00
	1	No	0.33	0.00
	2	No	0.90	0.00
	3	No	1.71	0.00
	4	No	2.66	0.00
	>4	No	2.66	0.95
	0	Yes	1.00	0.00
	1	Yes	1.28	0.00
	2	Yes	1.75	0.00
	3	Yes	2.43	0.00
4	Yes	3.22	0.00	

Sub-chart	At Fault Accidents	NNO Exists Flag	At Fault Accidents Factor	At Fault Accidents Factor Plus
	>4	Yes	3.22	0.79

NS03TE89: PLCY Violation Surcharge Factor

Effective Date: SEP-15-2004

Sub-chart - High Level	Time Since Last Incident
Time Since Last Incident is 0-12 Months	0-12
Time Since Last Incident is 13-24 Months	013-024
Time Since Last Incident is 25-35 Months	25-35

Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
Time Since Last Incident is 0-12 Months	No	0	0.00	0.00
	No	1	0.15	0.00
	No	2	0.26	0.00
	No	3	0.36	0.00
	No	4	0.47	0.00
	No	5	0.57	0.00
	No	6	0.68	0.00
	No	7	0.78	0.00
	No	8	0.89	0.00
	No	9	0.99	0.00
	No	10	1.10	0.00
	No	11	1.20	0.00
	No	12	1.31	0.00
	No	13	1.41	0.00
	No	14	1.52	0.00
	No	15	1.62	0.00
	No	16	1.73	0.00
	No	17	1.83	0.00
	No	18	1.94	0.00
	No	19	2.04	0.00
	No	20	2.15	0.00
	No	21	2.25	0.00
	No	22	2.36	0.00
	No	23	2.46	0.00
	No	24	2.57	0.00
	No	>24	2.57	0.11
	Yes	0	1.00	0.00
	Yes	1	1.13	0.00
	Yes	2	1.22	0.00
	Yes	3	1.30	0.00
	Yes	4	1.39	0.00
	Yes	5	1.48	0.00
	Yes	6	1.57	0.00

Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	Yes	7	1.65	0.00
	Yes	8	1.74	0.00
	Yes	9	1.83	0.00
	Yes	10	1.92	0.00
	Yes	11	2.00	0.00
	Yes	12	2.09	0.00
	Yes	13	2.18	0.00
	Yes	14	2.27	0.00
	Yes	15	2.35	0.00
	Yes	16	2.44	0.00
	Yes	17	2.53	0.00
	Yes	18	2.62	0.00
	Yes	19	2.70	0.00
	Yes	20	2.79	0.00
	Yes	21	2.88	0.00
	Yes	22	2.97	0.00
	Yes	23	3.05	0.00
	Yes	24	3.14	0.00
	Yes	>24	3.14	0.10
Time Since Last Incident is 13-24 Months	No	0	0.00	0.00
	No	1	0.10	0.00
	No	2	0.20	0.00
	No	3	0.30	0.00
	No	4	0.40	0.00
	No	5	0.50	0.00
	No	6	0.60	0.00
	No	7	0.70	0.00
	No	8	0.80	0.00
	No	9	0.90	0.00
	No	10	1.00	0.00
	No	11	1.10	0.00
	No	12	1.20	0.00
	No	13	1.30	0.00
	No	14	1.40	0.00
	No	15	1.50	0.00
	No	16	1.60	0.00
	No	17	1.70	0.00
	No	18	1.80	0.00
	No	19	1.90	0.00
	No	20	2.00	0.00
	No	21	2.10	0.00
	No	22	2.20	0.00
	No	23	2.30	0.00
	No	24	2.40	0.00
	No	>24	2.40	0.10

Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	Yes	0	1.00	0.00
	Yes	1	1.08	0.00
	Yes	2	1.17	0.00
	Yes	3	1.25	0.00
	Yes	4	1.33	0.00
	Yes	5	1.42	0.00
	Yes	6	1.50	0.00
	Yes	7	1.58	0.00
	Yes	8	1.67	0.00
	Yes	9	1.75	0.00
	Yes	10	1.83	0.00
	Yes	11	1.92	0.00
	Yes	12	2.00	0.00
	Yes	13	2.08	0.00
	Yes	14	2.17	0.00
	Yes	15	2.25	0.00
	Yes	16	2.33	0.00
	Yes	17	2.42	0.00
	Yes	18	2.50	0.00
	Yes	19	2.58	0.00
	Yes	20	2.67	0.00
	Yes	21	2.75	0.00
	Yes	22	2.83	0.00
	Yes	23	2.92	0.00
	Yes	24	3.00	0.00
	Yes	>24	3.00	0.09
Time Since Last Incident is 25-35 Months	No	0	0.00	0.00
	No	1	0.05	0.00
	No	2	0.14	0.00
	No	3	0.24	0.00
	No	4	0.33	0.00
	No	5	0.43	0.00
	No	6	0.52	0.00
	No	7	0.62	0.00
	No	8	0.71	0.00
	No	9	0.81	0.00
	No	10	0.90	0.00
	No	11	1.00	0.00
	No	12	1.09	0.00
	No	13	1.19	0.00
	No	14	1.28	0.00
	No	15	1.38	0.00
	No	16	1.47	0.00
	No	17	1.57	0.00
	No	18	1.66	0.00

Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	No	19	1.76	0.00
	No	20	1.85	0.00
	No	21	1.95	0.00
	No	22	2.04	0.00
	No	23	2.14	0.00
	No	24	2.23	0.00
	No	>24	2.23	0.09
	Yes	0	1.00	0.00
	Yes	1	1.04	0.00
	Yes	2	1.12	0.00
	Yes	3	1.20	0.00
	Yes	4	1.28	0.00
	Yes	5	1.36	0.00
	Yes	6	1.43	0.00
	Yes	7	1.52	0.00
	Yes	8	1.59	0.00
	Yes	9	1.68	0.00
	Yes	10	1.75	0.00
	Yes	11	1.83	0.00
	Yes	12	1.91	0.00
	Yes	13	1.99	0.00
	Yes	14	2.07	0.00
	Yes	15	2.15	0.00
	Yes	16	2.23	0.00
	Yes	17	2.31	0.00
	Yes	18	2.38	0.00
	Yes	19	2.47	0.00
	Yes	20	2.54	0.00
	Yes	21	2.63	0.00
	Yes	22	2.70	0.00
	Yes	23	2.78	0.00
	Yes	24	2.86	0.00
	Yes	>24	2.86	0.08

See Rules portion of this manual for determination of violation points.

NS03TE98: COMP OEM Endorsement Factor

Effective Date: DEC-13-2002

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		

NS03TE99: COLL OEM Endorsement Factor

Effective Date: DEC-13-2002

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		

NS03TF73: PLCY Policy Expense Fee

Effective Date: DEC-13-2002

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

NS03TF77: PLCY Unverifiable Driving Record Surcharge Factor

Effective Date: DEC-01-2008

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	1.20
0-18	Inexperienced	1.00	>18	Inexperienced	1.20
	Experienced	1.00			

NS03TF78: PLCY Coverage Expense Fee

Effective Date: DEC-01-2008

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		43.90
PD	Automobile		42.20
MDCL	Automobile		8.90
COLL	Automobile		73.70
COMP	Automobile		31.50
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

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	43.90
PD	Classics	Not Restricted	42.20
MDCL	Classics	Not Restricted	8.90
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	43.90
PD	Antique	Not Restricted	42.20
MDCL	Antique	Not Restricted	8.90
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00
COLL	Antique	Restricted	0.00

No expense fees are applicable on Annual Policies

NS03TF80: PLCY Ineligible Risk Surcharge Factor

Effective Date: MAR-15-2004

Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor	Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor	Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor
Yes	1.50	Not Yes	1.00		

NS03TI12: PLCY Accident Prevention Course Discount Factor

Effective Date: DEC-13-2002

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

NS03TI29: PLCY Passive Occupant Restraint Discount Factor

Effective Date: DEC-01-2008

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	0.85	Air Bag (Driver Side)	0.90
Seat Belt Passive	1.00				

NS03TI35: PLCY Home and Car Discount Factor

Effective Date: DEC-13-2002

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Use	Home and Car Discount Factor
		Corporate Business	1.00
	Non Nationwide Homeowner		1.00
	Non Nationwider Mobile Homeowner		1.00
	Non Nationwide Condo		1.00
	Non Nationwide Farm		1.00
Remove (at renewal), Yes	Elite		0.90
Remove (at renewal), Yes	Extended		0.90
Remove (at renewal), Yes	Market Value		0.90
Remove (at renewal), Yes	Golden Blanket		0.90
Remove (at renewal), Yes	Homeowner		0.90
Remove (at renewal), Yes	Condo		0.95
Remove (at renewal), Yes	Mobile Home		0.95
Remove (at renewal), Yes	Tenent		0.95
Remove (at renewal), Yes	Farm		1.00
Future (add at renewal), No			1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes			1.00

NS03TI73: PLCY Accident Free Discount Factor

Effective Date: MAR-15-2005

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 Previous Ins. Surcharge - No	>4	1.00

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
			Prior Ins. over 30 Days (3)		
			No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	>4	1.00
>0				>4	1.00
		>0		>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.95

NS03TI80: PLCY Paid In Full Discount Factor

Effective Date: DEC-13-2002

Billing Mode Code	Pay Plan Code	Paid In Full Discount Factor	Billing Mode Code	Pay Plan Code	Paid In Full Discount Factor
F	REG	1.00	not F	REG	1.00
	Not REG	1.00			

NS03TI83: PLCY Auto Financial Discount Factor

Effective Date: SEP-15-2004

Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes	Remove (at renewal), Yes	Not(Non Nationwide Condo, Non Nationwide Farm, Non Nationwide Homeowner, Non Nationwider Mobile Homeowner)	1.00
Yes	Remove (at renewal), Yes	Non Nationwide Condo, Non Nationwide Farm, Non Nationwide Homeowner, Non Nationwider Mobile Homeowner	0.95
Yes	Future (add at renewal), No		0.95
No			1.00

NS03TI84: COMP Driver's Age Percent

Effective Date: DEC-13-2002

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.

NS03TI85: COLL Driver's Age Percent

Effective Date: DEC-13-2002

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.

NS03TI86: BI Driver's Age Percent

Effective Date: DEC-13-2002

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.

NS03TI87: PD Driver's Age Percent

Effective Date: DEC-13-2002

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.

NS03TI88: MDCL Driver's Age Percent

Effective Date: DEC-13-2002

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.

NS03TI89: COMP Engine Size Percent

Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.22	101-200	0.41	201-350	0.69
351-500	0.91	501-650	1.16	651-800	1.42
801-950	1.83	951-99999	2.05		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI90: COLL Engine Size Percent

Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.15	101-200	0.30	201-350	0.46
351-500	0.67	501-650	0.85	651-800	1.00
801-950	1.12	951-99999	1.31		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI91: BI Engine Size Percent

Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.31	101-200	0.41	201-350	0.47
351-500	0.60	501-650	0.75	651-800	0.75
801-950	0.94	951-99999	0.94		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI92: PD Engine Size Percent

Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.33	101-200	0.43	201-350	0.50
351-500	0.63	501-650	0.80	651-800	0.80
801-950	1.00	951-99999	1.00		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TM01: PLCY Matrix Rating Sub Tier Number

Effective Date: SEP-15-2004

Auto Financial Discount Indicator	Homeowner Policy Form Code	Multi-Car Indicator	Matrix Rating Sub Tier Number
	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1
	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	2
	Condo, Mobile Home, Tenent, Non Nationwide Condo, Non Nationwider Mobile Homeowner, Non Nationwide Homeowner	Applies	3
Yes		Applies	3
	Condo, Mobile Home, Tenent, Non Nationwide Condo, Non Nationwider Mobile Homeowner, Non Nationwide Homeowner	Does Not Apply	4
Yes		Does Not Apply	4
	Non-Nationwide Tenant, N/A	Applies	5
	Non-Nationwide Tenant, N/A	Does Not Apply	6

NS03TM02: PLCY Matrix Tier Factor

Effective Date: MAR-15-2007

Sub-chart - High Level	Coverage
Comp	COMP
UMBI, UMPD	UIMBI, UMBI, UMPD
MP	MDCL

Sub-chart - High Level	Coverage
BI.PD	BI, PD
COLL	COLL

Sub-chart	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	
Comp	A01	0.69	A02	0.76	A03	0.77	
	A04	0.84	A05	0.81	A06	0.88	
	B01	0.72	B02	0.79	B03	0.80	
	B04	0.87	B05	0.85	B06	0.98	
	C01	0.72	C02	0.79	C03	0.81	
	C04	0.88	C05	0.85	C06	0.98	
	D01	0.76	D02	0.82	D03	0.84	
	D04	0.91	D05	0.88	D06	1.01	
	E01	0.79	E02	0.86	E03	0.87	
	E04	0.95	E05	0.94	E06	1.03	
	X99	1.00					
	UMBI, UMPD	A01	0.88	A02	0.88	A03	0.88
		A04	0.88	A05	0.88	A06	0.88
		B01	0.92	B02	0.92	B03	0.92
B04		0.92	B05	0.92	B06	0.92	
C01		0.92	C02	0.92	C03	0.92	
C04		0.92	C05	0.92	C06	0.92	
D01		0.96	D02	0.96	D03	0.96	
D04		0.96	D05	0.96	D06	0.96	
E01		1.00	E02	1.00	E03	1.00	
E04		1.00	E05	1.00	E06	1.00	
X99		1.00					
MP	A01	0.64	A02	0.80	A03	0.67	
	A04	0.84	A05	0.71	A06	0.88	
	B01	0.66	B02	0.83	B03	0.70	
	B04	0.87	B05	0.74	B06	0.98	
	C01	0.66	C02	0.83	C03	0.70	
	C04	0.88	C05	0.74	C06	0.98	
	D01	0.69	D02	0.86	D03	0.73	
	D04	0.91	D05	0.77	D06	1.01	
	E01	0.72	E02	0.90	E03	0.76	
	E04	0.95	E05	0.82	E06	1.03	
	X99	1.00					
BI.PD	A01	0.61	A02	0.76	A03	0.67	
	A04	0.84	A05	0.71	A06	0.88	
	B01	0.63	B02	0.79	B03	0.70	
	B04	0.87	B05	0.74	B06	0.98	
	C01	0.63	C02	0.79	C03	0.70	
	C04	0.88	C05	0.74	C06	0.98	
	D01	0.66	D02	0.82	D03	0.73	
	D04	0.91	D05	0.77	D06	1.01	

Sub-chart	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
	E01	0.68	E02	0.86	E03	0.76
	E04	0.95	E05	0.82	E06	1.03
	X99	1.00				
COLL	A01	0.61	A02	0.76	A03	0.67
	A04	0.84	A05	0.71	A06	0.88
	B01	0.63	B02	0.79	B03	0.70
	B04	0.87	B05	0.74	B06	0.98
	C01	0.63	C02	0.79	C03	0.70
	C04	0.88	C05	0.74	C06	0.98
	D01	0.66	D02	0.82	D03	0.73
	D04	0.91	D05	0.77	D06	1.01
	E01	0.68	E02	0.86	E03	0.76
	E04	0.95	E05	0.82	E06	1.03
	X99	1.00				

NS03TM03: PLCY Matrix Tier Factor

Effective Date: MAR-15-2005

Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
A01	0.88	A02	0.88	A03	0.88
A04	0.88	A05	0.88	A06	0.88
B01	0.92	B02	0.92	B03	0.92
B04	0.92	B05	0.92	B06	0.92
C01	0.92	C02	0.92	C03	0.92
C04	0.92	C05	0.92	C06	0.92
D01	0.96	D02	0.96	D03	0.96
D04	0.96	D05	0.96	D06	0.96
E01	1.00	E02	1.00	E03	1.00
E04	1.00	E05	1.00	E06	1.00
X99	1.00				

NS03TM05: PLCY Matrix Rating Tier Number

Effective Date: SEP-15-2004

Sub-chart - High Level	Matrix Conversion Flag
No NPI Step Down Improvement	No NPI Step Down Improvement
NPI Step Down Improvement	NPI Step Down Improvement

Sub-chart	Previous Prior Insurance Code	Prior Insurance Code	Rated Threshold	Matrix Rating Tier Number
No NPI Step Down Improvement		Not(Lapse 1-30 Days, Lapse > 30 Days)	G, H	1
		Not(Lapse 1-30 Days, Lapse > 30 Days)	K, O	2
		Lapse 1-30 Days	G, H	3
		Lapse 1-30 Days	K, O	4
		Lapse > 30 Days		5

Sub-chart	Previous Prior Insurance Code	Prior Insurance Code	Rated Threshold	Matrix Rating Tier Number
NPI Step Down Improvement		Not(Lapse 1-30 Days, Lapse > 30 Days)	G, H	1
		Not(Lapse 1-30 Days, Lapse > 30 Days)	K, O	2
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	G, H	1
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	K, O	2
		No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	G, H	3
		No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	K, O	4
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	G, H	3
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	K, O	4
		No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)		5
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	G, H	1
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	K, O	2
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)		5

NS03TM06: PLCY Household Composition Factor

Effective Date: MAR-22-2008

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD		1	<2	>24	0.98
BI, PD	Applies	1	2	>24	0.95
BI, PD	Applies	1	3	>24	0.91
BI, PD	Applies	1	>3	>24	0.91
BI, PD		2	<2	>24	1.01
BI, PD	Applies	2	2	>24	0.98
BI, PD	Applies	2	3	>24	0.95

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD	Applies	2	>3	>24	0.91
BI, PD		3	<2	>24	1.01
BI, PD	Applies	3	2	>24	1.02
BI, PD	Applies	3	3	>24	0.98
BI, PD	Applies	3	>3	>24	0.95
BI, PD		>3	<2	>24	1.01
BI, PD	Applies	>3	2	>24	1.02
BI, PD	Applies	>3	3	>24	1.01
BI, PD	Applies	>3	>3	>24	0.98
BI, PD		1	<2	<25	1.04
BI, PD	Applies	1	2	<25	0.99
BI, PD	Applies	1	3	<25	0.96
BI, PD	Applies	1	>3	<25	0.96
BI, PD		2	<2	<25	1.05
BI, PD	Applies	2	2	<25	1.04
BI, PD	Applies	2	3	<25	0.99
BI, PD	Applies	2	>3	<25	0.96
BI, PD		3	<2	<25	1.03
BI, PD	Applies	3	2	<25	1.05
BI, PD	Applies	3	3	<25	1.04
BI, PD	Applies	3	>3	<25	0.99
BI, PD		>3	<2	<25	1.03
BI, PD	Applies	>3	2	<25	1.04
BI, PD	Applies	>3	3	<25	1.05
BI, PD	Applies	>3	>3	<25	1.04
COLL		1	<2	>24	0.97
COLL	Applies	1	2	>24	0.97
COLL	Applies	1	3	>24	0.97
COLL	Applies	1	>3	>24	0.97
COLL		2	<2	>24	0.97
COLL	Applies	2	2	>24	0.97
COLL	Applies	2	3	>24	0.97
COLL	Applies	2	>3	>24	0.97
COLL		3	<2	>24	0.97
COLL	Applies	3	2	>24	0.97
COLL	Applies	3	3	>24	0.97
COLL	Applies	3	>3	>24	0.97
COLL		>3	<2	>24	0.97
COLL	Applies	>3	2	>24	0.97
COLL	Applies	>3	3	>24	0.97
COLL	Applies	>3	>3	>24	0.97
COLL		1	<2	<25	1.04
COLL	Applies	1	2	<25	1.04
COLL	Applies	1	3	<25	1.04
COLL	Applies	1	>3	<25	1.04
COLL		2	<2	<25	1.04

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COLL	Applies	2	2	<25	1.04
COLL	Applies	2	3	<25	1.04
COLL	Applies	2	>3	<25	1.04
COLL		3	<2	<25	1.04
COLL	Applies	3	2	<25	1.04
COLL	Applies	3	3	<25	1.04
COLL	Applies	3	>3	<25	1.04
COLL		>3	<2	<25	1.04
COLL	Applies	>3	2	<25	1.04
COLL	Applies	>3	3	<25	1.04
COLL	Applies	>3	>3	<25	1.04
COMP		1	<2	>24	0.97
COMP	Applies	1	2	>24	1.02
COMP	Applies	1	3	>24	1.02
COMP	Applies	1	>3	>24	1.02
COMP		2	<2	>24	0.95
COMP	Applies	2	2	>24	0.97
COMP	Applies	2	3	>24	1.02
COMP	Applies	2	>3	>24	1.02
COMP		3	<2	>24	0.95
COMP	Applies	3	2	>24	0.95
COMP	Applies	3	3	>24	0.97
COMP	Applies	3	>3	>24	1.02
COMP		>3	<2	>24	0.95
COMP	Applies	>3	2	>24	0.95
COMP	Applies	>3	3	>24	0.95
COMP	Applies	>3	>3	>24	0.97
COMP		1	<2	<25	1.00
COMP	Applies	1	2	<25	1.05
COMP	Applies	1	3	<25	1.10
COMP	Applies	1	>3	<25	1.10
COMP		2	<2	<25	0.98
COMP	Applies	2	2	<25	1.00
COMP	Applies	2	3	<25	1.05
COMP	Applies	2	>3	<25	1.10
COMP		3	<2	<25	0.95
COMP	Applies	3	2	<25	0.98
COMP	Applies	3	3	<25	1.00
COMP	Applies	3	>3	<25	1.05
COMP		>3	<2	<25	0.95
COMP	Applies	>3	2	<25	0.95
COMP	Applies	>3	3	<25	0.98
COMP	Applies	>3	>3	<25	1.00
MDCL		1	<2	>24	0.99
MDCL	Applies	1	2	>24	0.91
MDCL	Applies	1	3	>24	0.84

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
MDCL	Applies	1	>3	>24	0.84
MDCL		2	<2	>24	1.09
MDCL	Applies	2	2	>24	0.99
MDCL	Applies	2	3	>24	0.91
MDCL	Applies	2	>3	>24	0.84
MDCL		3	<2	>24	1.19
MDCL	Applies	3	2	>24	1.09
MDCL	Applies	3	3	>24	1.09
MDCL	Applies	3	>3	>24	0.91
MDCL		>3	<2	>24	1.19
MDCL	Applies	>3	2	>24	1.14
MDCL	Applies	>3	3	>24	1.14
MDCL	Applies	>3	>3	>24	1.09
MDCL		1	<2	<25	1.05
MDCL	Applies	1	2	<25	0.96
MDCL	Applies	1	3	<25	0.90
MDCL	Applies	1	>3	<25	0.90
MDCL		2	<2	<25	1.12
MDCL	Applies	2	2	<25	1.05
MDCL	Applies	2	3	<25	0.96
MDCL	Applies	2	>3	<25	0.90
MDCL		3	<2	<25	1.20
MDCL	Applies	3	2	<25	1.12
MDCL	Applies	3	3	<25	1.10
MDCL	Applies	3	>3	<25	0.96
MDCL		>3	<2	<25	1.20
MDCL	Applies	>3	2	<25	1.15
MDCL	Applies	>3	3	<25	1.15
MDCL	Applies	>3	>3	<25	1.12
BI, PD	Does Not Apply	1	2	>24	0.98
BI, PD	Does Not Apply	1	3	>24	0.98
BI, PD	Does Not Apply	1	>3	>24	0.98
BI, PD	Does Not Apply	2	2	>24	1.01
BI, PD	Does Not Apply	2	3	>24	1.01
BI, PD	Does Not Apply	2	>3	>24	1.01
BI, PD	Does Not Apply	3	2	>24	1.01
BI, PD	Does Not Apply	3	3	>24	1.01
BI, PD	Does Not Apply	3	>3	>24	1.01
BI, PD	Does Not Apply	>3	2	>24	1.01
BI, PD	Does Not Apply	>3	3	>24	1.01
BI, PD	Does Not Apply	>3	>3	>24	1.01
BI, PD	Does Not Apply	1	2	<25	1.02
BI, PD	Does Not Apply	1	3	<25	1.03
BI, PD	Does Not Apply	1	>3	<25	1.03
BI, PD	Does Not Apply	2	2	<25	1.07
BI, PD	Does Not Apply	2	3	<25	1.05

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD	Does Not Apply	2	>3	<25	1.07
BI, PD	Does Not Apply	3	2	<25	1.04
BI, PD	Does Not Apply	3	3	<25	1.07
BI, PD	Does Not Apply	3	>3	<25	1.05
BI, PD	Does Not Apply	>3	2	<25	1.03
BI, PD	Does Not Apply	>3	3	<25	1.05
BI, PD	Does Not Apply	>3	>3	<25	1.07
COLL	Does Not Apply	1	2	>24	0.97
COLL	Does Not Apply	1	3	>24	0.97
COLL	Does Not Apply	1	>3	>24	0.97
COLL	Does Not Apply	2	2	>24	0.97
COLL	Does Not Apply	2	3	>24	0.97
COLL	Does Not Apply	2	>3	>24	0.97
COLL	Does Not Apply	3	2	>24	0.97
COLL	Does Not Apply	3	3	>24	0.97
COLL	Does Not Apply	3	>3	>24	0.97
COLL	Does Not Apply	>3	2	>24	0.97
COLL	Does Not Apply	>3	3	>24	0.97
COLL	Does Not Apply	>3	>3	>24	0.97
COLL	Does Not Apply	1	2	<25	1.04
COLL	Does Not Apply	1	3	<25	1.04
COLL	Does Not Apply	1	>3	<25	1.04
COLL	Does Not Apply	2	2	<25	1.04
COLL	Does Not Apply	2	3	<25	1.04
COLL	Does Not Apply	2	>3	<25	1.04
COLL	Does Not Apply	3	2	<25	1.04
COLL	Does Not Apply	3	3	<25	1.04
COLL	Does Not Apply	3	>3	<25	1.04
COLL	Does Not Apply	>3	2	<25	1.04
COLL	Does Not Apply	>3	3	<25	1.04
COLL	Does Not Apply	>3	>3	<25	1.04
COMP	Does Not Apply	1	2	>24	0.97
COMP	Does Not Apply	1	3	>24	0.97
COMP	Does Not Apply	1	>3	>24	0.97
COMP	Does Not Apply	2	2	>24	0.95
COMP	Does Not Apply	2	3	>24	0.95
COMP	Does Not Apply	2	>3	>24	0.95
COMP	Does Not Apply	3	2	>24	0.95
COMP	Does Not Apply	3	3	>24	0.95
COMP	Does Not Apply	3	>3	>24	0.95
COMP	Does Not Apply	>3	2	>24	0.95
COMP	Does Not Apply	>3	3	>24	0.95
COMP	Does Not Apply	>3	>3	>24	0.95
COMP	Does Not Apply	1	2	<25	1.00
COMP	Does Not Apply	1	3	<25	1.05
COMP	Does Not Apply	1	>3	<25	1.05

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COMP	Does Not Apply	2	2	<25	0.98
COMP	Does Not Apply	2	3	<25	0.98
COMP	Does Not Apply	2	>3	<25	1.02
COMP	Does Not Apply	3	2	<25	0.98
COMP	Does Not Apply	3	3	<25	0.98
COMP	Does Not Apply	3	>3	<25	0.98
COMP	Does Not Apply	>3	2	<25	0.95
COMP	Does Not Apply	>3	3	<25	0.98
COMP	Does Not Apply	>3	>3	<25	0.98
MDCL	Does Not Apply	1	2	>24	0.99
MDCL	Does Not Apply	1	3	>24	0.99
MDCL	Does Not Apply	1	>3	>24	0.99
MDCL	Does Not Apply	2	2	>24	1.09
MDCL	Does Not Apply	2	3	>24	1.09
MDCL	Does Not Apply	2	>3	>24	1.09
MDCL	Does Not Apply	3	2	>24	1.19
MDCL	Does Not Apply	3	3	>24	1.19
MDCL	Does Not Apply	3	>3	>24	1.19
MDCL	Does Not Apply	>3	2	>24	1.19
MDCL	Does Not Apply	>3	3	>24	1.19
MDCL	Does Not Apply	>3	>3	>24	1.19
MDCL	Does Not Apply	1	2	<25	1.04
MDCL	Does Not Apply	1	3	<25	1.06
MDCL	Does Not Apply	1	>3	<25	1.06
MDCL	Does Not Apply	2	2	<25	1.16
MDCL	Does Not Apply	2	3	<25	1.15
MDCL	Does Not Apply	2	>3	<25	1.17
MDCL	Does Not Apply	3	2	<25	1.22
MDCL	Does Not Apply	3	3	<25	1.20
MDCL	Does Not Apply	3	>3	<25	1.26
MDCL	Does Not Apply	>3	2	<25	1.20
MDCL	Does Not Apply	>3	3	<25	1.20
MDCL	Does Not Apply	>3	>3	<25	1.22

NS03TM20: PLCY Advance Quote Discount Factor

Effective Date: SEP-15-2006

Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
<20060915			1.000
	Nationwide Prior Carriers incl Titan		1.000
	156(Amco Insurance Company), 157(Colonial County Mutual Company)		1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual	0-7	1.000

Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
	Company), Nationwide Prior Carriers incl Titan)		
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	>899	1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	8	0.950
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	>8	0.950

<i>SERFF Tracking Number:</i>	<i>NTWP-126015538</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Assurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>09NSA-6478AR-LL</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>AR NSA Eff. 6/19/09 NAC</i>		
<i>Project Name/Number:</i>	<i>AR NSA Eff. 6/19/09 NAC/09NSA-6478AR-LL</i>		

Supporting Document Schedules

Satisfied -Name:	A-1 Private Passenger Auto Abstract	Review Status:	Filed	02/23/2009
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Comments:

Attachment:

Form A-1.pdf

Satisfied -Name:	APCS-Auto Premium Comparison Survey	Review Status:	Filed	02/23/2009
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Comments:

Attachments:

AR 6-19-09 PPA Survey FORM APCS.pdf

AR 6-19-09 PPA Survey FORM APCS.xls

Satisfied -Name:	NAIC loss cost data entry document	Review Status:	Filed	02/23/2009
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Comments:

Attachment:

Form RF-1.pdf

Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	02/23/2009
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Bypass Reason: not applicable

Comments:

Bypassed -Name:	Uniform Transmittal Document- Property & Casualty	Review Status:	Filed	02/23/2009
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Bypass Reason: Rate/Rule Schedule Tab has been completed.

Comments:

SERFF Tracking Number: NTWP-126015538 State: Arkansas
Filing Company: Nationwide Assurance Company State Tracking Number: EFT \$100
Company Tracking Number: 09NSA-6478AR-LL
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR NSA Eff. 6/19/09 NAC
Project Name/Number: AR NSA Eff. 6/19/09 NAC/09NSA-6478AR-LL

Review Status:

Satisfied -Name: Memorandum & Exhibits

Filed

02/23/2009

Comments:

Attachments:

Memorandum.pdf

Filing Exhibits 6-19-09.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 Insurance Company
 NAIC # (including group #) 10723 (0140)

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: N/A
2. Do you furnish a market for young drivers? Yes No
3. Do you require collateral business to support a youthful driver? Yes No
4. Do you insure drivers with an international or foreign driver's license? Yes No
5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	0-5	%
b. Good Student Discount	0-1	%
c. Multi-car Discount	7-24	%
d. Accident Free Discount*	5	%
Please Specify Qualification for Discount:		
Driver has five years or more driving experience, and Driver is not receiving the "unverifiable driving record surcharge," and Driver is free from major and DUI violations for the most recent five years, and Driver has no lapse in coverage in the past year or continuous coverage for six months of new business, and Driver is free of chargeable accidents for the most recent five years.		
e. Anti-Theft Discount	0	%
f. Other (specify)		
Full Front Seat Air Bag	15	%
Driver Side Only Air Bag	10	%
Matrix Tier Factor	0-39	%
Accident Prevention Discount (i.e. Defensive Driver)	5	%
Financial Responsibility Rate Factor	0-57	%
Farm Use Discount	2	%
Advance Quote Discount	5	%
6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? \$8.00
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: N/A

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Lisa R. Livengood

 Signature
 Lisa R. Livengood
 Printed Name
 State Filing Specialist
 Title
 614-249-4943
 Telephone Number
 livengl1@nationwide.com
 Email address

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 10723
 Company Name: Nationwide Assurance Company
 Contact Person: Lisa Livengood
 Telephone No.: 614-249-4943
 Email Address: livengl1@nationwide.com
 Effective Date: 6/19/2009

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 coverage
 Underinsured bodily injury equal to liability coverage
 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 two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit
 on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 15% Dual/10% Driver %
 AUTO/HOMEOWNERS 5% or 10% %
 GOOD STUDENT Within Driver Class Factors %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 5% %
 \$250/\$500 Deductible Comp./Coll. COMP \$250=39% \$500=55%/COLL %
 \$250=8% \$500=16% %

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Gender		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
			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		\$974	\$1,171	\$518	\$518	\$1,052	\$1,269	\$552	\$552	\$1,419	\$1,730	\$708	\$708	\$950	\$1,142	\$508	\$508	\$1,178	\$1,427	\$606	\$606
	Minimum Liability with Comprehensive and Collision		\$1,891	\$2,306	\$998	\$983	\$2,089	\$2,566	\$1,119	\$1,086	\$2,301	\$2,828	\$1,199	\$1,172	\$1,956	\$2,404	\$1,077	\$1,037	\$2,131	\$2,621	\$1,146	\$1,109
	100/300/50 Liability with Comprehensive and Collision		\$2,107	\$2,562	\$1,115	\$1,100	\$2,357	\$2,887	\$1,259	\$1,226	\$2,669	\$3,276	\$1,382	\$1,354	\$2,206	\$2,702	\$1,209	\$1,169	\$2,435	\$2,987	\$1,301	\$1,264
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability		\$953	\$1,145	\$509	\$509	\$1,025	\$1,235	\$540	\$540	\$1,377	\$1,677	\$691	\$691	\$925	\$1,110	\$497	\$497	\$1,147	\$1,388	\$592	\$592
	Minimum Liability with Comprehensive and Collision		\$1,883	\$2,293	\$989	\$977	\$2,061	\$2,526	\$1,096	\$1,068	\$2,259	\$2,771	\$1,172	\$1,149	\$1,922	\$2,356	\$1,049	\$1,016	\$2,092	\$2,568	\$1,117	\$1,086
	100/300/50 Liability with Comprehensive and Collision		\$2,086	\$2,534	\$1,101	\$1,088	\$2,311	\$2,826	\$1,228	\$1,201	\$2,601	\$3,187	\$1,344	\$1,321	\$2,156	\$2,635	\$1,174	\$1,141	\$2,376	\$2,909	\$1,263	\$1,232
2003 Honda Odyssey "EX"	Minimum Liability		\$829	\$989	\$456	\$456	\$897	\$1,075	\$485	\$485	\$1,196	\$1,450	\$613	\$613	\$816	\$974	\$451	\$451	\$1,009	\$1,215	\$533	\$533
	Minimum Liability with Comprehensive and Collision		\$1,542	\$1,864	\$841	\$830	\$1,700	\$2,071	\$936	\$912	\$1,883	\$2,298	\$1,007	\$986	\$1,595	\$1,944	\$903	\$873	\$1,748	\$2,134	\$964	\$936
	100/300/50 Liability with Comprehensive and Collision		\$1,725	\$2,080	\$945	\$933	\$1,924	\$2,339	\$1,057	\$1,033	\$2,188	\$2,667	\$1,162	\$1,142	\$1,805	\$2,193	\$1,018	\$988	\$2,002	\$2,438	\$1,097	\$1,070
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$899	\$1,078	\$486	\$486	\$977	\$1,176	\$520	\$520	\$1,310	\$1,593	\$662	\$662	\$888	\$1,064	\$482	\$482	\$1,106	\$1,337	\$575	\$575
	Minimum Liability with Comprehensive and Collision		\$1,957	\$2,387	\$1,021	\$1,008	\$2,148	\$2,636	\$1,134	\$1,106	\$2,304	\$2,828	\$1,192	\$1,168	\$2,009	\$2,465	\$1,087	\$1,053	\$2,169	\$2,664	\$1,150	\$1,119
	100/300/50 Liability with Comprehensive and Collision		\$2,154	\$2,619	\$1,130	\$1,117	\$2,390	\$2,925	\$1,262	\$1,234	\$2,634	\$3,229	\$1,358	\$1,335	\$2,234	\$2,735	\$1,209	\$1,175	\$2,442	\$2,993	\$1,292	\$1,261
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$793	\$945	\$441	\$441	\$859	\$1,028	\$469	\$469	\$1,142	\$1,382	\$590	\$590	\$784	\$933	\$437	\$437	\$968	\$1,164	\$516	\$516
	Minimum Liability with Comprehensive and Collision		\$1,906	\$2,327	\$1,013	\$993	\$2,126	\$2,618	\$1,155	\$1,112	\$2,216	\$2,726	\$1,179	\$1,143	\$2,015	\$2,485	\$1,127	\$1,074	\$2,133	\$2,630	\$1,169	\$1,121
	100/300/50 Liability with Comprehensive and Collision		\$2,081	\$2,532	\$1,112	\$1,093	\$2,340	\$2,872	\$1,271	\$1,228	\$2,504	\$3,073	\$1,327	\$1,292	\$2,215	\$2,722	\$1,238	\$1,185	\$2,373	\$2,918	\$1,297	\$1,249
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$907	\$1,088	\$490	\$490	\$992	\$1,195	\$526	\$526	\$1,333	\$1,622	\$672	\$672	\$903	\$1,083	\$488	\$488	\$1,126	\$1,362	\$584	\$584
	Minimum Liability with Comprehensive and Collision		\$1,884	\$2,293	\$987	\$975	\$2,070	\$2,536	\$1,093	\$1,069	\$2,249	\$2,758	\$1,163	\$1,142	\$1,933	\$2,367	\$1,046	\$1,016	\$2,104	\$2,580	\$1,115	\$1,087
	100/300/50 Liability with Comprehensive and Collision		\$2,088	\$2,536	\$1,099	\$1,088	\$2,322	\$2,839	\$1,227	\$1,202	\$2,595	\$3,178	\$1,336	\$1,315	\$2,169	\$2,650	\$1,172	\$1,142	\$2,390	\$2,926	\$1,262	\$1,235

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	09NSA-6478AR-LL
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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
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Company Name		Company NAIC Number	
3.	A.	Nationwide Assurance Company	B. 10723

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.	19.0 Personal Auto	B. 19.0001 Private Passenger Automobile (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	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	1.1%	0.0%					
Property Damage	6.9%	1.0%					
Medical Benefits	6.8%	1.0%					
UM/UIM-Bodily Injury	5.1%	5.1%					
UIM-Property Damage	-7.8%	0.0%					
Comprehensive	-6.2%	-2.0%					
Collision	-5.3%	-1.5%					
Towing and Labor	-6.0%	0.0%					
Loss of Use	-8.3%	0.0%					
TOTAL OVERALL EFFECT	1.1%	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
2008 (3Q)	4,708	1.2 0.7	12/1/08 3/22/08	5,681	2,751	48.4%	54.2%
2007	5,435	-1.5 2.9	8/15/07 3/15/07	10,050	4,879	48.5%	56.1%
2006	7,802	-0.3 2.7	9/15/06 3/15/06	12,928	6,446	49.9%	54.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	
B. General Expense	
C. Taxes, License & Fees	

2005	8,338	-0.9 0.0	9/15/05 3/15/05	12,740	5,396	42.4%	54.6%
2004	7,676	1.0 3.4	9/15/04 3/15/04	11,412	5,615	49.2%	53.7%
2003	5,935	3.9	9/15/03	6,506	3,279	50.4%	52.7%

D. Underwriting Profit	
& Contingencies	
E. Other (explain)	
F. TOTAL	

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 7.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 98
10. -15.2% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 104

FILING MEMORANDUM
Arkansas Non-Standard Automobile

Outlined herein are details and supporting data relating to changes in Non-Standard Automobile rates.

OVERALL RATE LEVEL CHANGES

We have based the indications developed in this filing on an assumed effective date of June 19, 2009. Exhibit I shows the Non-Standard Automobile experience by coverage for the Nationwide Assurance Company ending June 30, 2008. We have adjusted earned premiums to current rate levels, and losses are on an accident year basis, developed to ultimate and projected to the average date of loss during the effective period of the new rates.

INDICATED AND PROPOSED CHANGES

Based on the adjusted loss and fixed expense ratios in Exhibit I, the following summarizes the indicated and proposed changes by coverage. Indications are based on 3 years of experience.

Coverage	Indicated Change	Proposed Change
Bodily Injury	1.1%	0.0%
Property Damage	6.9	1.0
Medical Benefits	6.8	1.0
Uninsured/Underinsured Motorists-Bodily Injury	5.1	5.1
Uninsured Motorists-Property Damage	-7.8	0.0
Comprehensive	-6.2	-2.0
Collision	-5.3	-1.5
Towing and Labor	-6.0	0.0
Loss of Use	-8.3	0.0
Total Coverages	1.1%	0.0%

Territorial Base Rates

We are revising Territorial Base Rates for Bodily Injury, Property Damage, Medical Benefits, Comprehensive and Collision coverages. Exhibit II is a summary of all coverages. Exhibit III reflects current and proposed rates by coverage.

Uninsured/Underinsured Motorists

We are revising Base Rates for Uninsured/Underinsured-Bodily Injury coverage. Exhibits IV and V show current and proposed factors.

Financial Responsibility Factors

We are revising Financial Responsibility factors for Bodily Injury, Property Damage, Medical Benefits, Comprehensive and Collision coverages, as shown on Exhibit VI.

Driver Class Factors

We are revising Driver Class factors for Bodily Injury and Property Damage coverages. Exhibit VII reflects current and proposed factors.

Model Year Factors

We are adding Model Year factors for 2011-2012 for Bodily Injury, Property Damage, Medical Benefits, Comprehensive and Collision coverages, as shown on Exhibit VIII.

Miscellaneous

Please see Exhibit IX for a Components of Change Summary.

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Exhibits Table of Contents**

Indications	Exhibit I
Territorial Base Rate Summary	Exhibit II
Territorial Base Rates	Exhibit III
Underinsured Motorists Base Rates	Exhibit IV
Uninsured Motorists Base Rates	Exhibit V
Financial Responsibility Factors	Exhibit VI
Driver Class Factors	Exhibit VII
Model Year Factors	Exhibit VIII
Components of Change Summary	Exhibit IX

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 19, 2009
Bodily Injury**

Fiscal Accident Year Ending	2006/2	2007/2	2008/2	3-Year
Premium				
1. Current Level Earned Premium	4,537,711	4,028,855	2,830,597	
2. Premium Projection Factor	0.974	1.005	1.002	
3. Projected Current Level Earned Premium = (1) x (2)	4,419,731	4,048,999	2,836,258	11,304,988
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	2,400,438	1,503,020	1,327,229	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	2,400,438	1,503,020	1,327,229	
6. Loss Projection Factor	1.112	1.082	1.054	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,669,287	1,626,268	1,398,899	5,449,004
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	60.4%	40.2%	49.3%	48.2%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience	19.3%	18.0%	13.3%	38.0%
11. Trended Permissible Loss and DCC Expense Ratio	54.9%	54.9%	54.9%	54.9%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	56.0%	52.3%	54.2%	52.4%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	2,475,049	2,117,626	1,537,252	5,923,814
Fixed Expenses				
14. Estimated General and Other Acquisition Expenses	614,625	575,181	408,810	
15. Estimated Adjusting and Other Loss Adjustment Expenses	447,380	418,669	297,569	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected General and Other Acquisition Expenses = (14) x (16)	696,370	631,549	434,974	1,762,893
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) x (16)	506,882	459,699	316,613	1,283,194
19. Projected Total Fixed Expenses = (17) + (18)	1,203,252	1,091,248	751,587	3,046,087
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	3,678,301	3,208,874	2,288,839	8,969,901
21. Permissible Loss, DCC and Fixed Expense Ratio	78.5%	78.5%	78.5%	78.5%
22. Required Premium = (20) ÷ (21)	4,685,734	4,087,738	2,915,718	11,426,625
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	6.0%	1.0%	2.8%	1.1%
24. Selected Overall Rate Change				0.0%
Expense Fee				
25. Policy Term in Months	6	6	6	6
26. Current Expense Fee Per Policy	43.90	43.90	43.90	43.90
27. Indicated Expense Fee Per Policy	50.58	49.92	49.06	50.00
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	15.2%	13.7%	11.8%	13.9%
29. Selected Expense Fee Per Policy				43.90
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				0.0%
Indication Net of Expense Fee				
31. Latest Year Projected Total Current Level Earned Premium = (3@2008/2)	2,836,258	2,836,258	2,836,258	2,836,258
32. Latest Year Fixed Current Level Earned Premium	676,323	676,323	676,323	676,323
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	2,159,935	2,159,935	2,159,935	2,159,935
34. Required Total Premium = (31) x [1 + (23)]	3,006,433	2,864,621	2,915,673	2,836,258
35. Required Fixed Premium	779,235	769,068	755,818	676,323
36. Required Variable Premium = (34) - (35)	2,227,198	2,095,553	2,159,855	2,159,935
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	3.1%	-3.0%	0.0%	0.0%
Summary				
38. Selected Rate Level Change Net of Expense Fee = (37)				0.0%
39. Selected Expense Fee Change = (30)				0.0%
40. Selected Overall Rate Change = (24)				0.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 19, 2009
Property Damage**

Fiscal Accident Year Ending	2006/2	2007/2	2008/2	3-Year
Premium				
1. Current Level Earned Premium	4,616,217	4,016,283	2,766,335	
2. Premium Projection Factor	0.916	0.949	0.965	
3. Projected Current Level Earned Premium = (1) × (2)	4,228,455	3,811,453	2,669,513	10,709,421
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	2,032,481	1,858,773	1,390,923	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	2,032,481	1,858,773	1,390,923	
6. Loss Projection Factor	1.175	1.124	1.076	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	2,388,165	2,089,261	1,496,633	5,975,857
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	56.5%	54.8%	56.1%	55.8%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience	56.2%	53.7%	44.8%	76.5%
11. Trended Permissible Loss and DCC Expense Ratio	55.8%	55.8%	55.8%	55.8%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	56.2%	55.3%	55.9%	55.8%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	2,376,392	2,107,734	1,492,258	5,975,857
Fixed Expenses				
14. Estimated General and Other Acquisition Expenses	636,342	549,742	393,286	
15. Estimated Adjusting and Other Loss Adjustment Expenses	463,188	400,152	286,270	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected General and Other Acquisition Expenses = (14) × (16)	720,975	603,617	418,456	1,743,048
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	524,792	439,367	304,591	1,268,750
19. Projected Total Fixed Expenses = (17) + (18)	1,245,767	1,042,984	723,047	3,011,798
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	3,622,159	3,150,718	2,215,305	8,987,655
21. Permissible Loss, DCC and Fixed Expense Ratio	78.5%	78.5%	78.5%	78.5%
22. Required Premium = (20) ÷ (21)	4,614,215	4,013,654	2,822,045	11,449,242
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	9.1%	5.3%	5.7%	6.9%
24. Selected Overall Rate Change				1.0%
Expense Fee				
25. Policy Term in Months	6	6	6	6
26. Current Expense Fee Per Policy	42.20	42.20	42.20	42.20
27. Indicated Expense Fee Per Policy	51.42	47.65	47.14	49.00
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	21.8%	12.9%	11.7%	16.1%
29. Selected Expense Fee Per Policy				42.20
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				0.0%
Indication Net of Expense Fee				
31. Latest Year Projected Total Current Level Earned Premium = (3@2008/2)	2,669,513	2,669,513	2,669,513	2,669,513
32. Latest Year Fixed Current Level Earned Premium	650,893	650,893	650,893	650,893
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	2,018,620	2,018,620	2,018,620	2,018,620
34. Required Total Premium = (31) × [1 + (23)]	2,912,439	2,810,997	2,821,675	2,696,208
35. Required Fixed Premium	793,102	734,954	727,087	650,893
36. Required Variable Premium = (34) - (35)	2,119,337	2,076,043	2,094,588	2,045,315
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	5.0%	2.8%	3.8%	1.3%
Summary				
38. Selected Rate Level Change Net of Expense Fee = (37)				1.3%
39. Selected Expense Fee Change = (30)				0.0%
40. Selected Overall Rate Change = (24)				1.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 19, 2009
Medical Benefits**

Fiscal Accident Year Ending	2006/2	2007/2	2008/2	3-Year
Premium				
1. Current Level Earned Premium	273,961	212,448	139,580	
2. Premium Projection Factor	0.858	0.947	0.980	
3. Projected Current Level Earned Premium = (1) × (2)	235,059	201,188	136,788	573,035
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	89,098	131,862	57,035	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	89,098	131,862	57,035	
6. Loss Projection Factor	0.984	0.982	0.980	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	87,672	129,488	55,894	271,619
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	37.3%	64.4%	40.9%	47.4%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience	4.3%	3.7%	2.6%	9.9%
11. Trended Permissible Loss and DCC Expense Ratio	54.1%	54.1%	54.1%	54.1%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	53.4%	54.5%	53.8%	53.4%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	125,522	109,647	73,592	306,001
Fixed Expenses				
14. Estimated General and Other Acquisition Expenses	39,993	31,433	19,895	
15. Estimated Adjusting and Other Loss Adjustment Expenses	29,110	22,880	14,481	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected General and Other Acquisition Expenses = (14) × (16)	45,312	34,513	21,168	100,993
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	32,982	25,122	15,408	73,512
19. Projected Total Fixed Expenses = (17) + (18)	78,294	59,635	36,576	174,505
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	203,816	169,282	110,168	480,506
21. Permissible Loss, DCC and Fixed Expense Ratio	78.5%	78.5%	78.5%	78.5%
22. Required Premium = (20) ÷ (21)	259,638	215,646	140,341	612,110
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	10.5%	7.2%	2.6%	6.8%
24. Selected Overall Rate Change				1.0%
Expense Fee				
25. Policy Term in Months	6	6	6	6
26. Current Expense Fee Per Policy	8.90	8.90	8.90	8.90
27. Indicated Expense Fee Per Policy	21.44	19.00	17.14	19.60
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	140.9%	113.5%	92.6%	120.2%
29. Selected Expense Fee Per Policy				8.90
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				0.0%
Indication Net of Expense Fee				
31. Latest Year Projected Total Current Level Earned Premium = (3@2008/2)	136,788	136,788	136,788	136,788
32. Latest Year Fixed Current Level Earned Premium	19,099	19,099	19,099	19,099
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	117,689	117,689	117,689	117,689
34. Required Total Premium = (31) × [1 + (23)]	151,151	146,637	140,344	138,156
35. Required Fixed Premium	46,010	40,774	36,782	19,099
36. Required Variable Premium = (34) - (35)	105,141	105,863	103,562	119,057
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	-10.7%	-10.0%	-12.0%	1.2%
Summary				
38. Selected Rate Level Change Net of Expense Fee = (37)				1.2%
39. Selected Expense Fee Change = (30)				0.0%
40. Selected Overall Rate Change = (24)				1.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 19, 2009
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2006/2	2007/2	2008/2	3-Year
Premium				
1. Current Level Earned Premium	385,957	348,117	246,164	
2. Premium Projection Factor	1.006	1.014	1.012	
3. Projected Current Level Earned Premium = (1) x (2)	388,273	352,991	249,118	990,382
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	135,452	179,821	187,442	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	135,452	179,821	187,442	
6. Loss Projection Factor	0.822	0.931	1.054	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	111,342	167,413	197,564	615,027
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	28.7%	47.4%	79.3%	62.1%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience	3.2%	2.9%	2.1%	7.8%
11. Trended Permissible Loss and DCC Expense Ratio	54.7%	54.7%	54.7%	54.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	53.9%	54.5%	55.2%	55.3%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	209,279	192,380	137,513	547,681
Fixed Expenses				
14. Estimated General and Other Acquisition Expenses	54,388	51,063	35,889	
15. Estimated Adjusting and Other Loss Adjustment Expenses	39,588	37,168	26,123	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected Total Fixed Expenses	106,475	96,877	65,981	269,333
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	315,754	289,257	203,494	817,014
19. Permissible Loss, DCC and Fixed Expense Ratio	78.5%	78.5%	78.5%	78.5%
20. Required Premium = (18) ÷ (19)	402,234	368,480	259,228	1,040,782
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	3.6%	4.4%	4.1%	5.1%
22. Selected Overall Rate Change				5.1%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 19, 2009
Uninsured Motorists - Property Damage**

Fiscal Accident Year Ending	2006/2	2007/2	2008/2	3-Year
Premium				
1. Current Level Earned Premium	230,815	210,804	155,244	
2. Premium Projection Factor	1.079	1.072	1.056	
3. Projected Current Level Earned Premium = (1) x (2)	249,049	225,982	163,938	638,969
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	84,249	37,833	52,030	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	84,249	37,833	52,030	
6. Loss Projection Factor	0.691	0.779	0.878	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	58,216	29,472	45,682	145,685
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	23.4%	13.0%	27.9%	22.8%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience	7.6%	6.9%	5.1%	17.4%
11. Trended Permissible Loss and DCC Expense Ratio	51.4%	51.4%	51.4%	51.4%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	49.3%	48.8%	50.2%	46.4%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	122,781	110,279	82,297	296,482
Fixed Expenses				
14. Estimated General and Other Acquisition Expenses	33,514	30,919	22,795	
15. Estimated Adjusting and Other Loss Adjustment Expenses	24,395	22,506	16,593	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected Total Fixed Expenses	65,611	58,661	41,909	166,181
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	188,392	168,940	124,206	462,663
19. Permissible Loss, DCC and Fixed Expense Ratio	78.5%	78.5%	78.5%	78.5%
20. Required Premium = (18) ÷ (19)	239,990	215,210	158,224	589,380
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-3.6%	-4.8%	-3.5%	-7.8%
22. Selected Overall Rate Change				0.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 19, 2009
Comprehensive**

Fiscal Accident Year Ending	2006/2	2007/2	2008/2	3-Year
Premium				
1. Current Level Earned Premium	917,854	821,158	579,971	
2. Premium Projection Factor	1.069	1.068	1.042	
3. Projected Current Level Earned Premium = (1) x (2)	981,186	876,997	604,330	2,462,513
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	322,837	286,292	170,801	
5. Catastrophe Load	1.165	1.165	1.165	
6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) x (5)	376,105	333,530	198,983	
7. Loss Projection Factor	1.036	1.033	1.030	
8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7)	389,645	344,536	204,952	896,355
9. Projected Loss and DCC Expense Ratio = (8) ÷ (3)	39.7%	39.3%	33.9%	36.4%
10. Experience Year Weights Used Above				15/30/55
11. Credibility Assigned to Experience	18.5%	17.0%	12.4%	36.4%
12. Trended Permissible Loss and DCC Expense Ratio	53.9%	53.9%	53.9%	53.9%
13. Credibility-Weighted Loss and DCC Expense Ratio = (11) x (9) + [1 - (11)] x (12)	51.3%	51.4%	51.4%	47.5%
14. Credibility-Weighted Losses and DCC Expenses = (3) x (13)	503,348	450,776	310,626	1,169,694
Fixed Expenses				
15. Estimated General and Other Acquisition Expenses	132,846	119,564	85,200	
16. Estimated Adjusting and Other Loss Adjustment Expenses	96,698	87,030	62,016	
17. Fixed Expense Projection Factor	1.133	1.098	1.064	
18. Projected General and Other Acquisition Expenses = (15) x (17)	150,515	131,281	90,653	372,449
19. Projected Adjusting and Other Loss Adjustment Expenses = (16) x (17)	109,559	95,559	65,985	271,103
20. Projected Total Fixed Expenses = (18) + (19)	260,074	226,840	156,638	643,552
Indication				
21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20)	763,422	677,616	467,264	1,813,246
22. Permissible Loss, DCC and Fixed Expense Ratio	78.5%	78.5%	78.5%	78.5%
23. Required Premium = (21) ÷ (22)	972,512	863,205	595,241	2,309,868
24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1	-0.9%	-1.6%	-1.5%	-6.2%
25. Selected Overall Rate Change				-2.0%
Expense Fee				
26. Policy Term in Months	6	6	6	6
27. Current Expense Fee Per Policy	31.50	31.50	31.50	31.50
28. Indicated Expense Fee Per Policy	33.90	32.74	32.81	33.20
29. Indicated Fixed Premium Change = (28) ÷ (27) - 1	7.6%	3.9%	4.2%	5.4%
30. Selected Expense Fee Per Policy				31.50
31. Selected Indicated Fixed Premium Change = (30) ÷ (27) - 1				0.0%
Indication Net of Expense Fee				
32. Latest Year Projected Total Current Level Earned Premium = (3@2008/2)	604,330	604,330	604,330	604,330
33. Latest Year Fixed Current Level Earned Premium	151,200	151,200	151,200	151,200
34. Latest Year Projected Variable Current Level Earned Premium = (32) - (33)	453,130	453,130	453,130	453,130
35. Required Total Premium = (32) x [1 + (24)]	598,891	594,661	595,265	592,243
36. Required Fixed Premium	162,720	157,152	157,488	151,200
37. Required Variable Premium = (35) - (36)	436,171	437,509	437,777	441,043
38. Indicated Rate Level Change Net of Expense Fee = (37) ÷ (34) - 1	-3.7%	-3.4%	-3.4%	-2.7%
Summary				
39. Selected Rate Level Change Net of Expense Fee = (38)				-2.7%
40. Selected Expense Fee Change = (31)				0.0%
41. Selected Overall Rate Change = (25)				-2.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 19, 2009
Collision**

Fiscal Accident Year Ending	2006/2	2007/2	2008/2	3-Year
Premium				
1. Current Level Earned Premium	2,588,389	2,343,596	1,662,850	
2. Premium Projection Factor	1.086	1.073	1.040	
3. Projected Current Level Earned Premium = (1) × (2)	2,810,990	2,514,679	1,729,364	7,055,033
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	1,155,677	1,248,587	742,106	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,155,677	1,248,587	742,106	
6. Loss Projection Factor	1.026	1.024	1.022	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	1,185,725	1,278,553	758,432	3,224,150
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	42.2%	50.8%	43.9%	45.7%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience	41.0%	38.5%	30.1%	63.6%
11. Trended Permissible Loss and DCC Expense Ratio	53.8%	53.8%	53.8%	53.8%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	49.0%	52.6%	50.8%	48.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	1,377,385	1,322,721	878,517	3,428,746
Fixed Expenses				
14. Estimated General and Other Acquisition Expenses	365,935	344,219	243,158	
15. Estimated Adjusting and Other Loss Adjustment Expenses	266,361	250,554	176,993	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected General and Other Acquisition Expenses = (14) × (16)	414,604	377,952	258,720	1,051,276
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	301,787	275,108	188,321	765,216
19. Projected Total Fixed Expenses = (17) + (18)	716,391	653,060	447,041	1,816,492
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	2,093,776	1,975,781	1,325,558	5,245,238
21. Permissible Loss, DCC and Fixed Expense Ratio	78.5%	78.5%	78.5%	78.5%
22. Required Premium = (20) ÷ (21)	2,667,231	2,516,918	1,688,609	6,681,832
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	-5.1%	0.1%	-2.4%	-5.3%
24. Selected Overall Rate Change				-1.5%
Expense Fee				
25. Policy Term in Months	6	6	6	6
26. Current Expense Fee Per Policy	73.70	73.70	73.70	73.70
27. Indicated Expense Fee Per Policy	94.27	95.39	94.96	94.80
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	27.9%	29.4%	28.8%	28.6%
29. Selected Expense Fee Per Policy				73.70
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				0.0%
Indication Net of Expense Fee				
31. Latest Year Projected Total Current Level Earned Premium = (3@2008/2)	1,729,364	1,729,364	1,729,364	1,729,364
32. Latest Year Fixed Current Level Earned Premium	348,896	348,896	348,896	348,896
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)	1,380,468	1,380,468	1,380,468	1,380,468
34. Required Total Premium = (31) × [1 + (23)]	1,641,166	1,731,093	1,687,859	1,703,424
35. Required Fixed Premium	446,274	451,576	449,541	348,896
36. Required Variable Premium = (34) - (35)	1,194,892	1,279,517	1,238,318	1,354,528
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1	-13.4%	-7.3%	-10.3%	-1.9%
Summary				
38. Selected Rate Level Change Net of Expense Fee = (37)				-1.9%
39. Selected Expense Fee Change = (30)				0.0%
40. Selected Overall Rate Change = (24)				-1.5%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 19, 2009
Towing and Labor**

Fiscal Accident Year Ending	2006/2	2007/2	2008/2	3-Year
Premium				
1. Current Level Earned Premium	6,916	6,214	4,378	
2. Premium Projection Factor	0.996	1.000	1.000	
3. Projected Current Level Earned Premium = (1) x (2)	6,888	6,214	4,378	17,480
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	3,055	2,193	1,573	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	3,055	2,193	1,573	
6. Loss Projection Factor	0.831	0.871	0.913	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,539	1,910	1,436	5,733
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	36.9%	30.7%	32.8%	32.8%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience	18.4%	16.9%	12.5%	36.4%
11. Trended Permissible Loss and DCC Expense Ratio	52.7%	52.7%	52.7%	52.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	49.8%	49.0%	50.2%	45.5%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	3,430	3,045	2,198	7,953
Fixed Expenses				
14. Estimated General and Other Acquisition Expenses	1,025	921	649	
15. Estimated Adjusting and Other Loss Adjustment Expenses	746	670	472	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected Total Fixed Expenses	2,006	1,747	1,193	4,946
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	5,436	4,792	3,391	12,899
19. Permissible Loss, DCC and Fixed Expense Ratio	78.5%	78.5%	78.5%	78.5%
20. Required Premium = (18) ÷ (19)	6,925	6,104	4,320	16,432
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	0.5%	-1.8%	-1.3%	-6.0%
22. Selected Overall Rate Change				0.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 19, 2009
Loss of Use**

Fiscal Accident Year Ending	2006/2	2007/2	2008/2	3-Year
Premium				
1. Current Level Earned Premium	69,064	63,158	45,756	
2. Premium Projection Factor	1.117	1.098	1.070	
3. Projected Current Level Earned Premium = (1) x (2)	77,144	69,347	48,959	195,450
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	30,400	23,916	17,520	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	30,400	23,916	17,520	
6. Loss Projection Factor	1.057	1.042	1.028	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	32,133	24,920	18,011	72,903
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	41.7%	35.9%	36.8%	37.3%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience	20.8%	19.1%	14.3%	40.0%
11. Trended Permissible Loss and DCC Expense Ratio	53.5%	53.5%	53.5%	53.5%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	51.0%	50.1%	51.1%	47.0%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	39,343	34,743	25,018	91,862
Fixed Expenses				
14. Estimated General and Other Acquisition Expenses	9,522	9,311	6,785	
15. Estimated Adjusting and Other Loss Adjustment Expenses	6,931	6,777	4,939	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected Total Fixed Expenses	18,641	17,664	12,474	48,779
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	57,984	52,407	37,492	140,641
19. Permissible Loss, DCC and Fixed Expense Ratio	78.5%	78.5%	78.5%	78.5%
20. Required Premium = (18) ÷ (19)	73,865	66,761	47,761	179,161
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-4.3%	-3.7%	-2.4%	-8.3%
22. Selected Overall Rate Change				0.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates
All Coverages**

Territory	Fiscal Year Ending 2008/2		Bodily Injury	Property Damage	Medical Benefits	Comprehensive	Collision	Total
	Current Level	Projected Earned Premium						
025	33,892		3.6%	4.8%	4.0%	1.4%	0.9%	2.8%
035	67,142		3.8%	4.6%	4.2%	1.4%	2.0%	3.5%
038	9,293		2.1%	2.6%	0.4%	1.6%	-5.7%	-0.1%
039	167,080		2.2%	1.8%	0.6%	1.5%	-5.9%	-0.5%
044	189,723		2.1%	1.8%	4.1%	-5.5%	-5.4%	0.3%
047	17,502		3.9%	1.8%	0.7%	1.6%	-1.3%	1.1%
050	414,751		2.1%	1.7%	4.1%	1.5%	-5.8%	0.2%
051	19,286		3.7%	1.7%	4.0%	1.5%	-5.9%	0.7%
052	6,343		2.2%	2.0%	3.8%	1.5%	2.0%	2.0%
053	147,689		3.8%	5.0%	1.2%	1.5%	-4.5%	2.4%
054	19,486		2.2%	5.0%	0.7%	1.5%	-5.7%	0.9%
055	577,587		-1.0%	0.1%	-0.2%	-6.4%	0.7%	-0.7%
056	135,949		2.2%	5.2%	0.6%	1.5%	-4.5%	1.8%
057	598,600		-2.6%	0.1%	-0.2%	-1.2%	1.5%	-0.8%
058	1,779		2.0%	1.8%	4.5%	1.5%	2.1%	1.9%
061	708		1.3%	1.4%	4.8%	1.9%	-6.6%	-1.1%
062	71,989		2.3%	2.2%	0.6%	-3.8%	-6.0%	-0.6%
063	26,730		2.2%	5.0%	4.2%	1.5%	2.0%	3.3%
064	316,190		2.1%	4.8%	4.2%	1.4%	-5.8%	1.9%
065	99,718		3.9%	5.2%	4.1%	1.4%	2.0%	3.8%
066	4,471		3.6%	4.5%	0.4%	1.5%	1.9%	3.2%
068	54,546		2.2%	5.2%	2.7%	1.4%	-6.1%	1.6%
069	18,588		2.2%	1.9%	0.5%	1.5%	-6.1%	0.5%
071	108,885		3.6%	5.0%	1.5%	-5.6%	-5.7%	0.9%
072	26,822		2.2%	3.8%	3.9%	1.4%	-0.3%	2.4%
073	2,285		2.1%	1.7%	4.5%	1.5%	-5.6%	-0.3%
074	74,363		3.9%	5.2%	0.6%	-6.3%	-6.0%	0.2%
075	12,165		2.2%	1.9%	4.8%	1.5%	0.0%	1.6%
076	63,683		-2.6%	0.1%	-1.6%	-3.1%	-5.7%	-2.5%
077	309		2.8%	2.4%	2.3%	1.9%	-7.3%	-1.8%
078	5,156		4.0%	1.7%	0.5%	1.5%	-5.7%	0.5%
079	312,952		-2.8%	0.1%	0.6%	1.3%	-5.9%	-2.2%
080	145,317		2.2%	5.1%	4.1%	-5.4%	2.0%	2.6%
081	263,837		2.2%	5.1%	0.6%	1.3%	-1.2%	2.1%
082	1,097,249		-0.2%	0.1%	0.6%	-5.3%	-1.0%	-0.5%
083	10,442		2.1%	1.7%	0.7%	1.5%	-5.7%	-0.1%
084	7,566		2.1%	1.6%	0.3%	-6.5%	-5.7%	-1.3%
085	61,860		3.6%	4.4%	1.4%	1.4%	-5.9%	3.0%
087	20,016		2.3%	1.7%	1.3%	-5.2%	-5.2%	-1.3%
088	441		2.8%	2.4%	0.7%	1.8%	-7.3%	-1.1%
090	133,111		-2.8%	0.1%	0.6%	1.4%	1.9%	-0.4%
091	18,805		3.8%	2.4%	1.6%	-2.5%	-1.4%	2.2%
092	1,088		1.9%	1.8%	3.6%	1.0%	-3.5%	0.2%
093	27,827		3.7%	1.7%	0.7%	1.5%	-4.3%	1.8%
094	163		4.9%	6.7%	4.8%	1.6%	2.1%	5.6%
095	7,459		3.9%	5.0%	4.1%	1.5%	2.0%	3.3%
096	7,424		2.1%	1.7%	0.7%	1.4%	-4.9%	1.3%
097	81,422		2.1%	4.7%	0.6%	1.5%	-5.4%	1.5%
098	218,826		3.8%	5.3%	4.0%	1.4%	2.0%	3.7%
099	613		4.9%	6.7%	4.6%	1.6%	2.1%	5.8%
100	1,853		2.1%	1.7%	0.7%	1.9%	-7.3%	0.3%
101	22,729		2.1%	1.9%	0.7%	1.3%	-5.8%	-0.7%
102	10,613		4.1%	5.4%	4.5%	1.1%	1.9%	4.1%
103	5,271		2.4%	2.0%	0.7%	1.9%	-6.3%	2.3%
104	1,555,653		-3.3%	-2.5%	-0.2%	-5.2%	1.1%	-2.1%
105	0		2.3%	5.0%	4.5%	1.5%	-6.2%	0.0%
106	39,102		3.9%	4.9%	0.6%	1.4%	-2.6%	2.3%
107	46,865		2.4%	5.0%	0.6%	1.3%	1.9%	2.9%
108	222,523		-2.8%	0.1%	0.6%	-3.2%	2.0%	-0.8%
109	50,034		4.0%	5.2%	0.6%	1.4%	-1.5%	2.6%
110	45,224		2.2%	2.0%	0.5%	1.4%	-5.8%	0.3%
111	68,455		2.5%	5.0%	0.6%	-2.8%	-5.5%	0.9%
112	146,212		2.2%	1.8%	2.7%	-2.7%	-5.7%	0.1%
113	22,382		3.5%	2.4%	0.6%	-1.8%	-0.3%	1.8%
114	25,794		3.6%	2.4%	0.6%	1.4%	-2.0%	2.0%
115	6,420		2.9%	2.2%	0.5%	1.5%	-6.3%	1.1%
999	1,072		3.9%	5.4%	4.8%	1.8%	2.5%	4.3%
Total	7,979,330		0.0%	1.0%	1.1%	-2.0%	-1.5%	-0.1%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates
Bodily Injury**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Current Territory	Fiscal Year Ending 2008/2 Projected Current Level Variable Earned Premium	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility	Competitor Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±1%)	Selected Change	Rebalanced Change	Indicated Variable Premium Change	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
025	8,052	62.4%	1.010	2.5%	0.989	0.990	1.008	0.8%	0.8%	4.7%	4.7%	4.7%	0.7%	4.0%	188.60	196.10	3.6%
035	17,098	124.3%	2.011	3.6%	1.027	1.062	1.081	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	188.20	196.10	3.8%
038	2,163	0.0%	0.000	0.5%	0.960	0.955	0.973	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	215.20	219.70	2.1%
039	38,220	53.7%	0.869	6.0%	0.901	0.899	0.915	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	193.40	197.50	2.2%
044	54,079	30.1%	0.487	14.8%	0.922	0.858	0.874	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	186.00	189.90	2.1%
047	3,165	0.0%	0.000	0.7%	1.041	1.034	1.053	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	214.40	223.40	3.9%
050	102,659	33.5%	0.542	24.2%	0.980	0.874	0.890	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	156.70	160.00	2.1%
051	5,009	149.0%	2.411	1.6%	0.982	1.005	1.023	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	171.70	178.90	3.7%
052	1,264	0.0%	0.000	0.3%	0.934	0.931	0.948	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	174.50	178.20	2.2%
053	42,705	77.4%	1.252	11.3%	1.011	1.038	1.057	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	191.90	200.00	3.8%
054	5,032	53.5%	0.866	1.1%	0.905	0.905	0.922	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	183.60	187.50	2.2%
055	174,417	63.8%	1.032	30.2%	0.966	0.986	1.004	0.4%	-5.0%	-1.3%	-1.3%	-1.3%	0.7%	-2.0%	198.40	194.40	-1.0%
056	39,210	83.7%	1.354	8.2%	0.914	0.950	0.967	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	191.00	195.00	2.2%
057	176,964	63.8%	1.032	36.7%	1.071	1.057	1.076	1.0%	-7.0%	-3.4%	-3.4%	-3.4%	0.7%	-4.1%	145.40	139.40	-2.6%
058	625	0.0%	0.000	0.2%	0.940	0.938	0.955	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	158.80	162.10	2.0%
061	89	0.0%	0.000	0.2%	0.974	0.972	0.990	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	152.90	156.10	1.3%
062	17,828	112.9%	1.827	5.7%	0.919	0.971	0.989	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	210.80	215.20	2.3%
063	8,010	38.4%	0.621	2.7%	0.983	0.973	0.991	-0.9%	-0.9%	2.9%	2.9%	2.9%	0.7%	2.2%	182.50	186.50	2.2%
064	95,990	29.9%	0.484	20.7%	0.979	0.877	0.893	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	150.00	153.20	2.1%
065	29,641	141.3%	2.286	8.0%	1.035	1.135	1.156	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	215.80	224.90	3.9%
066	1,251	0.0%	0.000	0.4%	1.129	1.124	1.145	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	173.90	181.20	3.6%
068	16,646	32.4%	0.524	4.1%	0.950	0.933	0.950	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	214.60	219.10	2.2%
069	5,571	4.2%	0.068	0.9%	0.878	0.871	0.887	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	209.50	213.90	2.2%
071	25,332	83.1%	1.345	7.9%	1.018	1.044	1.063	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	158.50	165.20	3.6%
072	8,835	1.0%	0.016	1.6%	0.884	0.870	0.886	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	173.90	177.60	2.2%
073	464	0.0%	0.000	0.1%	0.975	0.974	0.992	-0.8%	-0.8%	3.0%	3.0%	3.0%	0.7%	2.3%	147.70	151.10	2.1%
074	17,104	156.5%	2.532	6.9%	0.886	1.000	1.018	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	219.50	228.70	3.9%
075	3,654	0.0%	0.000	1.0%	0.929	0.920	0.937	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	182.90	186.70	2.2%
076	16,585	75.5%	1.222	5.6%	0.996	1.009	1.027	1.0%	-7.0%	-3.4%	-3.4%	-3.4%	0.7%	-4.1%	143.40	137.50	-2.6%
077	65	0.0%	0.000	0.1%	0.965	0.964	0.982	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	187.90	191.80	2.8%
078	1,474	200.7%	3.248	0.7%	1.021	1.037	1.056	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	215.20	224.20	4.0%
079	88,224	62.1%	1.005	16.4%	0.991	0.993	1.011	1.0%	-7.0%	-3.4%	-3.4%	-3.4%	0.7%	-4.1%	217.90	209.00	-2.8%
080	43,193	43.3%	0.701	9.8%	0.922	0.900	0.916	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	211.10	215.50	2.2%
081	73,901	45.0%	0.728	16.8%	0.936	0.901	0.918	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	231.80	236.70	2.2%
082	296,581	62.4%	1.010	50.8%	1.003	1.007	1.025	1.0%	-4.0%	-0.3%	-0.3%	-0.3%	0.7%	-1.0%	168.40	166.70	-0.2%
083	2,501	0.0%	0.000	0.9%	0.900	0.892	0.908	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	215.30	219.80	2.1%
084	1,812	0.0%	0.000	0.6%	0.887	0.882	0.898	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	187.90	191.80	2.1%
085	19,381	102.6%	1.660	7.9%	0.951	1.007	1.025	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	152.30	158.70	3.6%
087	3,322	0.0%	0.000	1.5%	0.993	0.978	0.996	-0.4%	-0.4%	3.4%	3.4%	3.4%	0.7%	2.7%	161.20	165.60	2.3%
088	122	0.0%	0.000	0.1%	0.924	0.923	0.940	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	188.50	192.50	2.8%
090	39,796	44.5%	0.720	7.8%	1.071	1.044	1.063	1.0%	-7.0%	-3.4%	-3.4%	-3.4%	0.7%	-4.1%	248.30	238.10	-2.8%
091	5,614	23.4%	0.379	1.4%	1.067	1.057	1.076	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	150.60	156.90	3.8%
092	191	0.0%	0.000	0.0%	0.891	0.891	0.907	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	185.00	188.90	1.9%
093	9,102	68.4%	1.107	2.9%	1.020	1.023	1.042	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	156.00	162.60	3.7%
094	67	0.0%	0.000	0.0%	2.235	2.235	2.276	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	160.20	166.90	4.9%
095	1,716	34.9%	0.565	1.1%	1.706	1.693	1.724	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	223.60	233.00	3.9%
096	2,624	53.5%	0.866	0.8%	0.893	0.893	0.909	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	184.40	188.30	2.1%
097	23,209	37.4%	0.605	7.1%	0.886	0.866	0.882	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	172.70	176.30	2.1%
098	52,419	79.2%	1.282	13.3%	1.004	1.041	1.060	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	193.40	201.50	3.8%
099	316	0.0%	0.000	0.1%	1.966	1.964	2.000	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	187.80	195.70	4.9%
100	574	1193.7%	19.316	0.1%	0.914	0.932	0.949	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	215.10	219.60	2.1%
101	4,658	118.6%	1.919	1.1%	0.861	0.873	0.889	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	240.00	245.00	2.1%
102	3,373	72.4%	1.172	0.9%	1.710	1.705	1.736	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	222.90	232.30	4.1%
103	2,293	78.7%	1.273	0.6%	0.734	0.737	0.751	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	281.20	287.10	2.4%
104	363,890	56.7%	0.917	62.5%	1.045	0.965	0.983	-1.0%	-8.0%	-4.5%	-4.5%	-4.5%	0.7%	-5.2%	151.40	143.50	-3.3%
105	0	0.0%	0.000	0.1%	0.933	0.932	0.949	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	174.00	177.70	2.3%
106	10,942	73.0%	1.181	1.9%	1.005	1.008	1.026	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	205.30	213.90	3.9%
107	14,356	1.0%	0.016	3.0%	1.004	0.974	0.992	-0.8%	-0.8%	3.0%	3.0%	3.0%	0.7%	2.3%	233.10	238.50	2.4%
108	67,883	112.0%	1.812	12.6%	1.071	1.164	1.185	1.0%	-7.0%	-3.4%	-3.4%	-3.4%	0.7%	-4.1%	272.30	261.10	-2.8%
109	13,556	129.5%	2.095	3.4%	1.059	1.094	1.114	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	275.90	287.50	4.0%
110	12,365	-10.3%	-0.167	2.8%	0.910	0.880	0.896	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	229.60	234.40	2.2%
111	18,593	52.6%	0.851	3.8%	0.979	0.974	0.992	-0.8%	-0.8%	3.0%	3.0%	3.0%	0.7%	2.3%	240.00	245.50	2.5%
112	42,372	25.4%	0.411	10.4%	1.030	0.966	0.984	-1.0%	-1.0%	2.8%	2.8%	2.8%	0.7%	2.1%	194.50	198.60	2.2%
113	5,508	118.6%	1.919	1.3%	1.045	1.056	1.075	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	188.10	196.00	3.5%
114	8,388	48.3%	0.782	1.3%	0.990	0.987	1.005	0.5%	0.5%	4.4%	4.4%	4.4%	0.7%	3.7%	220.70	228.90	3.6%
115	2,297	183.2%	2.964	1.0%	0.959	0.979	0.997	-0.3%	-0.3%	3.5%	3.5%	3.5%	0.7%	2.8%	309.50	318.20	2.9%
999	369	0.0%	0.000	0.0%	1.179	1.179	1.201	1.0%	1.0%	4.9%	4.9%	4.9%	0.7%	4.2%	342.90	357.30	3.9%
Total	2,154,709	61.8%				0.982	1.000	0.0%	-3.7%	0.0%	0.0%	0.0%	0.7%	-0.7%			0.0%

* Effective 12/1/2008, 25/50 Limit, Model Year 2008
** Current Expense Fee is \$43.90, Proposed is \$43.90

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates
Property Damage**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Current Territory	Fiscal Year Ending 2008/2 Projected Current Level Variable Earned Premium	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility	Competitor Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±2%)	Selected Change	Rebalanced Change	Indicated Variable Premium Change	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
025	6,155	190.6%	3.114	7.5%	1.048	1.203	1.216	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	133.30	141.00	4.8%
035	18,384	40.2%	0.657	10.7%	1.042	1.001	1.012	1.5%	1.5%	4.4%	5.8%	5.8%	0.8%	5.0%	182.40	191.50	4.6%
038	1,363	0.0%	0.000	1.4%	0.996	0.982	0.993	-0.4%	-0.4%	2.5%	3.8%	3.8%	0.8%	3.0%	121.90	125.60	2.6%
039	30,226	50.5%	0.825	16.5%	0.877	0.868	0.878	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	139.60	141.80	1.8%
044	53,344	42.8%	0.699	35.5%	1.005	0.896	0.906	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	166.50	169.20	1.8%
047	2,561	0.0%	0.000	2.2%	0.923	0.903	0.913	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	177.00	179.80	1.8%
050	90,969	52.6%	0.859	50.1%	0.970	0.914	0.924	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	125.30	127.30	1.7%
051	3,918	40.0%	0.654	4.7%	0.985	0.969	0.980	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	126.30	128.30	1.7%
052	1,292	46.8%	0.765	0.8%	0.972	0.970	0.981	-1.6%	-1.6%	1.2%	2.5%	2.5%	0.8%	1.7%	165.90	168.70	2.0%
053	37,774	68.1%	1.113	28.6%	1.120	1.118	1.130	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	154.20	163.10	5.0%
054	3,948	189.4%	3.095	3.5%	0.941	1.016	1.027	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	128.90	136.40	5.0%
055	149,380	73.1%	1.194	57.4%	0.990	1.107	1.119	2.3%	-4.0%	-1.2%	0.1%	0.1%	0.8%	-0.7%	158.20	157.10	0.1%
056	36,008	91.6%	1.497	21.8%	0.997	1.106	1.118	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	160.00	169.30	5.2%
057	150,844	59.5%	0.972	64.5%	1.008	0.985	0.996	-0.1%	-4.0%	-1.2%	0.1%	0.1%	0.8%	-0.7%	118.80	118.00	0.1%
058	638	0.0%	0.000	0.7%	0.912	0.906	0.916	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	142.30	144.60	1.8%
061	79	129.9%	2.123	0.6%	0.944	0.951	0.962	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	119.60	121.50	1.4%
062	15,696	57.0%	0.931	15.9%	0.981	0.973	0.984	-1.3%	-1.3%	1.5%	2.8%	2.8%	0.8%	2.0%	173.80	177.30	2.2%
063	7,940	151.2%	2.471	8.0%	0.998	1.116	1.128	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	157.40	166.50	5.0%
064	83,492	65.4%	1.069	44.9%	1.080	1.075	1.087	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	119.40	126.30	4.8%
065	27,058	78.4%	1.281	21.3%	1.110	1.146	1.159	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	176.60	186.80	5.2%
066	876	47.1%	0.770	1.1%	1.142	1.138	1.151	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	105.20	111.30	4.5%
068	14,952	74.0%	1.209	11.9%	1.015	1.038	1.050	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	173.10	183.10	5.2%
069	5,334	44.5%	0.727	2.6%	0.944	0.938	0.948	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	182.50	185.40	1.9%
071	26,564	68.8%	1.124	21.1%	1.018	1.040	1.052	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	150.90	159.70	5.0%
072	7,012	55.1%	0.900	4.7%	1.001	0.996	1.007	1.0%	1.0%	3.9%	5.3%	5.3%	0.8%	4.5%	125.10	130.70	3.8%
073	479	0.0%	0.000	0.2%	0.869	0.867	0.877	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	133.60	135.70	1.7%
074	16,216	97.0%	1.585	18.8%	0.886	1.017	1.028	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	195.10	206.40	5.2%
075	3,090	13.6%	0.222	3.0%	0.960	0.938	0.948	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	136.30	138.50	1.9%
076	14,081	72.5%	1.185	15.7%	1.114	1.125	1.138	2.3%	-4.0%	-1.2%	0.1%	0.1%	0.8%	-0.7%	119.70	118.90	0.1%
077	59	0.0%	0.000	0.2%	0.806	0.804	0.813	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	156.80	159.30	2.4%
078	950	90.5%	1.479	2.2%	0.915	0.927	0.937	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	121.30	123.20	1.7%
079	79,518	26.8%	0.438	38.2%	1.016	0.795	0.804	-1.7%	-4.0%	-1.2%	0.1%	0.1%	0.8%	-0.7%	184.30	183.00	0.1%
080	36,182	75.2%	1.229	25.4%	1.045	1.092	1.104	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	162.90	172.30	5.1%
081	61,579	59.7%	0.975	38.9%	1.096	1.049	1.061	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	176.60	186.80	5.1%
082	322,833	52.7%	0.861	76.3%	0.970	0.887	0.897	-1.7%	-4.0%	-1.2%	0.1%	0.1%	0.8%	-0.7%	167.70	166.50	0.1%
083	1,885	21.3%	0.348	2.9%	0.916	0.900	0.910	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	144.50	146.80	1.7%
084	1,311	0.0%	0.000	2.0%	0.914	0.896	0.906	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	126.90	128.90	1.6%
085	19,719	54.0%	0.882	21.3%	1.036	1.003	1.014	1.7%	1.7%	4.6%	6.0%	6.0%	0.8%	5.2%	140.30	147.60	4.4%
087	3,856	18.2%	0.297	4.6%	0.949	0.919	0.929	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	165.50	168.10	1.7%
088	94	36.1%	0.590	0.4%	0.841	0.840	0.849	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	127.10	129.10	2.4%
090	29,996	51.1%	0.835	21.0%	1.052	1.006	1.017	2.0%	-4.0%	-1.2%	0.1%	0.1%	0.8%	-0.7%	177.80	176.60	0.1%
091	6,662	68.4%	1.118	4.4%	0.967	0.974	0.985	-1.2%	-1.2%	1.6%	2.9%	2.9%	0.8%	2.1%	161.70	165.10	2.4%
092	168	0.0%	0.000	0.1%	0.913	0.912	0.922	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	151.30	153.70	1.8%
093	7,210	82.4%	1.346	8.4%	0.922	0.958	0.969	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	118.20	120.10	1.7%
094	61	0.0%	0.000	0.0%	2.253	2.253	2.278	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	135.40	143.30	6.7%
095	1,522	0.0%	0.000	3.3%	1.763	1.705	1.724	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	183.40	194.00	5.0%
096	2,126	78.4%	1.281	2.5%	0.899	0.909	0.919	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	135.20	137.40	1.7%
097	19,346	84.7%	1.384	19.3%	1.009	1.081	1.093	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	130.40	138.00	4.7%
098	59,598	85.5%	1.397	32.5%	0.975	1.112	1.124	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	200.20	211.80	5.3%
099	297	0.0%	0.000	0.2%	1.898	1.894	1.915	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	168.40	178.20	6.7%
100	442	4159.7%	67.969	0.2%	0.746	0.880	0.890	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	147.30	149.70	1.7%
101	4,638	62.9%	1.028	3.5%	0.772	0.781	0.790	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	229.10	232.80	1.9%
102	2,955	249.4%	4.075	2.7%	1.820	1.881	1.902	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	176.50	186.70	5.4%
103	1,792	71.2%	1.163	1.9%	0.926	0.931	0.941	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	193.80	196.90	2.0%
104	471,860	59.8%	0.977	83.9%	0.973	0.976	0.987	-1.0%	-7.0%	-4.3%	-3.1%	-3.1%	0.8%	-3.9%	181.20	174.10	-2.5%
105	0	0.0%	0.000	0.3%	1.026	1.023	1.034	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	125.20	132.50	5.0%
106	7,999	33.8%	0.552	5.6%	1.097	1.066	1.078	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	142.30	150.60	4.9%
107	10,706	28.1%	0.459	8.9%	1.110	1.052	1.064	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	165.00	174.60	5.0%
108	56,712	80.2%	1.310	31.4%	1.029	1.117	1.129	2.3%	-4.0%	-1.2%	0.1%	0.1%	0.8%	-0.7%	210.00	208.50	0.1%
109	11,036	31.8%	0.520	10.1%	1.146	1.083	1.095	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	206.60	218.60	5.2%
110	12,934	3.8%	0.062	8.3%	1.019	0.940	0.950	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	222.40	226.00	2.0%
111	18,696	71.0%	1.160	11.2%	0.982	1.002	1.013	1.6%	1.6%	4.5%	5.9%	5.9%	0.8%	5.1%	229.10	240.80	5.0%
112	37,989	45.1%	0.737	26.7%	0.985	0.919	0.929	-1.7%	-1.7%	1.1%	2.4%	2.4%	0.8%	1.6%	158.60	161.10	1.8%
113	5,139	116.8%	1.908	4.0%	0.938	0.977	0.988	-0.9%	-0.9%	2.0%	3.3%	3.3%	0.8%	2.5%	158.00	162.00	2.4%
114	6,349	52.8%	0.863	3.9%	0.981	0.976	0.987	-1.0%	-1.0%	1.9%	3.2%	3.2%	0.8%	2.4%	156.30	160.10	2.4%
115	1,562	57.7%	0.943	3.0%	0.974	0.973	0.984	-1.3%	-1.3%	1.5%	2.8%	2.8%	0.8%	2.0%	188.80	192.60	2.2%
999	330	0.0%	0.000	0.1%	1.319	1.318	1.333	2.3%	2.3%	5.2%	6.6%	6.6%	0.8%	5.8%	259.40	274.40	5.4%
Total	2,115,784	61.2%				0.989	1.000	0.0%	-2.8%	0.0%	1.3%	1.4%	0.8%	0.6%			1.0%

* Effective 12/1/2008, 25 Limit, Model Year 2008
** Current Expense Fee is \$42.20, Proposed is \$42.20

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates
Medical Benefits**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Current Territory	Fiscal Year Ending 2008/2 Projected Current Level Variable Earned Premium	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility	Competitor Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Index Indicated Change (±2%)	Selected Change	Rebalanced Change	Indicated Variable Premium Change	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
025	715	184.7%	5.563	0.6%	1.152	1.178	1.159	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	150.30	150.00	4.0%
035	870	93.8%	2.825	0.5%	1.063	1.072	1.055	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	162.00	161.70	4.2%
038	156	-148.5%	-4.473	0.2%	0.879	0.868	0.854	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	179.10	171.80	0.4%
039	2,703	-10.2%	-0.307	1.5%	1.000	0.980	0.965	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	170.60	163.60	0.6%
044	3,282	135.0%	4.066	3.4%	0.970	1.075	1.058	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	163.50	163.20	4.1%
047	193	-102.9%	-3.099	0.3%	0.866	0.854	0.841	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	179.40	172.00	0.7%
050	5,142	42.3%	1.274	4.3%	1.142	1.148	1.130	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	155.30	155.00	4.1%
051	670	214.8%	6.470	0.9%	1.152	1.200	1.181	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	156.60	156.30	4.0%
052	183	0.0%	0.000	0.1%	1.105	1.104	1.087	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	158.50	158.20	3.8%
053	1,277	0.0%	0.000	1.3%	1.016	1.003	0.987	-1.3%	-1.3%	0.2%	1.4%	1.4%	5.0%	-3.4%	155.30	150.00	1.2%
054	463	0.0%	0.000	0.1%	0.969	0.968	0.953	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	160.20	153.60	0.7%
055	5,727	123.5%	3.720	4.9%	0.956	1.091	1.074	2.0%	-3.0%	-1.5%	-0.3%	-0.3%	5.0%	-5.0%	172.50	163.90	-0.2%
056	1,757	0.0%	0.000	0.9%	0.951	0.942	0.927	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	167.40	160.50	0.6%
057	5,076	48.3%	1.455	4.2%	1.317	1.323	1.302	2.0%	-3.0%	-1.5%	-0.3%	-0.3%	5.0%	-5.0%	154.50	146.80	-0.2%
058	0	0.0%	0.000	0.0%	1.309	1.309	1.288	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	146.50	146.20	4.5%
061	29	1301.6%	39.205	0.0%	1.077	1.077	1.060	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	150.60	150.30	4.8%
062	2,973	82.0%	2.470	2.6%	0.919	0.959	0.944	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	178.40	171.10	0.6%
063	590	139.4%	4.199	0.7%	1.289	1.309	1.288	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	158.20	157.90	4.2%
064	3,756	65.1%	1.961	2.6%	1.028	1.052	1.035	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	152.60	152.30	4.2%
065	1,251	8.1%	0.244	1.2%	1.076	1.066	1.049	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	161.90	161.60	4.1%
066	210	0.0%	0.000	0.1%	0.994	0.993	0.977	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	163.20	156.50	0.4%
068	538	-114.0%	-3.434	0.9%	1.061	1.021	1.005	0.5%	0.5%	2.0%	3.2%	3.2%	5.0%	-1.7%	153.00	150.40	2.7%
069	134	0.0%	0.000	0.0%	0.968	0.968	0.953	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	165.90	159.10	0.5%
071	1,815	-135.6%	-4.084	1.3%	1.073	1.006	0.990	-1.0%	-1.0%	0.5%	1.7%	1.7%	5.0%	-3.1%	149.10	144.50	1.5%
072	177	0.0%	0.000	0.2%	1.122	1.120	1.102	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	153.30	153.00	3.9%
073	0	0.0%	0.000	0.0%	1.093	1.093	1.076	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	148.90	148.60	4.5%
074	2,643	-82.5%	-2.485	3.2%	0.935	0.826	0.813	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	178.40	171.10	0.6%
075	44	0.0%	0.000	0.1%	1.449	1.448	1.425	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	160.40	160.10	4.8%
076	1,742	28.2%	0.849	1.7%	1.098	1.094	1.077	2.0%	-4.5%	-3.0%	-1.8%	-1.8%	5.0%	-6.5%	147.50	137.90	-1.6%
077	0	0.0%	0.000	0.0%	1.013	1.013	0.997	-0.3%	-0.3%	1.2%	2.4%	2.4%	5.0%	-2.5%	168.40	164.20	2.3%
078	123	0.0%	0.000	0.4%	0.879	0.875	0.861	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	179.20	171.90	0.5%
079	7,588	42.7%	1.286	5.3%	0.872	0.894	0.880	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	186.20	178.60	0.6%
080	2,505	18.2%	0.548	2.2%	1.105	1.093	1.076	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	148.40	148.10	4.1%
081	6,934	-21.2%	-0.639	5.6%	1.061	0.966	0.951	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	160.90	154.30	0.6%
082	11,595	14.4%	0.434	11.4%	1.031	0.963	0.948	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	150.20	144.00	0.6%
083	294	-343.9%	-10.358	0.3%	0.949	0.915	0.901	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	165.20	158.40	0.7%
084	130	0.0%	0.000	0.3%	0.935	0.932	0.917	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	167.70	160.80	0.3%
085	159	0.0%	0.000	0.2%	1.008	1.006	0.990	-1.0%	-1.0%	0.5%	1.7%	1.7%	5.0%	-3.1%	147.60	143.00	1.4%
087	490	0.0%	0.000	0.5%	1.010	1.005	0.989	-1.1%	-1.1%	0.4%	1.6%	1.6%	5.0%	-3.2%	161.90	156.70	1.3%
088	22	0.0%	0.000	0.0%	0.995	0.995	0.979	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	166.40	159.60	0.7%
090	3,622	-49.7%	-1.497	2.6%	0.809	0.749	0.737	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	204.40	196.00	0.6%
091	57	0.0%	0.000	0.1%	1.014	1.013	0.997	-0.3%	-0.3%	1.2%	2.4%	2.4%	5.0%	-2.5%	153.60	149.80	1.6%
092	69	0.0%	0.000	0.0%	1.077	1.077	1.060	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	147.90	147.60	3.6%
093	14	0.0%	0.000	0.0%	0.961	0.961	0.946	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	153.60	147.30	0.7%
094	35	8571.4%	258.175	0.0%	2.086	2.086	2.053	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	148.90	148.60	4.8%
095	145	0.0%	0.000	0.5%	1.601	1.593	1.568	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	197.40	197.00	4.1%
096	51	-23.7%	-0.714	0.2%	0.943	0.940	0.925	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	162.00	155.40	0.7%
097	611	0.0%	0.000	0.4%	0.994	0.990	0.974	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	161.50	154.90	0.6%
098	2,800	14.3%	0.431	2.4%	1.074	1.059	1.042	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	162.90	162.60	4.0%
099	0	0.0%	0.000	0.0%	1.562	1.562	1.537	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	202.20	201.80	4.6%
100	38	0.0%	0.000	0.0%	0.923	0.923	0.908	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	179.20	171.90	0.7%
101	662	0.0%	0.000	0.3%	0.730	0.728	0.717	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	222.40	213.30	0.7%
102	725	0.0%	0.000	0.2%	1.637	1.634	1.608	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	192.90	192.50	4.5%
103	282	0.0%	0.000	0.2%	0.837	0.835	0.822	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	188.60	180.90	0.7%
104	21,126	48.1%	1.449	19.8%	1.082	1.155	1.137	2.0%	-3.0%	-1.5%	-0.3%	-0.3%	5.0%	-5.0%	142.60	135.50	-0.2%
105	0	0.0%	0.000	0.0%	1.172	1.172	1.154	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	142.90	142.60	4.5%
106	1,246	0.0%	0.000	0.3%	0.858	0.855	0.842	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	195.00	187.00	0.6%
107	1,579	-22.6%	-0.681	1.2%	0.838	0.820	0.807	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	195.80	187.80	0.6%
108	6,416	100.6%	3.030	4.3%	0.698	0.798	0.785	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	234.60	225.00	0.6%
109	2,136	0.0%	0.000	1.0%	0.677	0.670	0.659	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	236.90	227.20	0.6%
110	654	-276.2%	-8.319	0.7%	0.910	0.845	0.832	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	183.50	176.00	0.5%
111	1,620	23.4%	0.705	1.4%	0.876	0.874	0.860	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	184.20	176.60	0.6%
112	1,314	74.8%	2.253	1.6%	1.002	1.022	1.006	0.6%	0.6%	2.1%	3.3%	3.3%	5.0%	-1.6%	167.40	164.70	2.7%
113	683	54.0%	1.627	0.4%	0.719	0.723	0.712	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	221.90	212.80	0.6%
114	466	0.0%	0.000	0.2%	0.637	0.636	0.626	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	246.50	236.40	0.6%
115	143	20.2%	0.608	0.3%	0.876	0.875	0.861	-2.0%	-2.0%	-0.5%	0.7%	0.7%	5.0%	-4.1%	183.30	175.80	0.5%
999	47	0.0%	0.000	0.0%	1.287	1.287	1.267	2.0%	2.0%	3.6%	4.8%	4.8%	5.0%	-0.2%	246.50	246.00	4.8%
Total	120,497	33.2%				1.016	1.000	0.0%	-1.5%	0.1%	1.2%	1.3%	5.0%	-3.6%			1.1%

* Effective 12/1/2008, 5000 Limit, Model Year 2008
** Current Expense Fee is \$8.90, Proposed is \$8.90

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates
Comprehensive**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Current Territory	Fiscal Year Ending 2008/2 Projected Current Level Variable Earned Premium	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility	Competitor Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±5%)	Selected Change	Rebalanced Change	Indicated Variable Premium Change	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
025	2,752	224.6%	4.915	3.8%	0.952	1.103	1.132	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	130.40	129.10	1.4%
035	3,868	0.2%	0.004	4.6%	1.077	1.028	1.055	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	104.40	103.40	1.4%
038	1,278	99.3%	2.173	0.8%	1.260	1.267	1.301	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	188.10	186.20	1.6%
039	20,134	81.9%	1.792	10.9%	0.954	1.045	1.073	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	148.80	147.30	1.5%
044	8,170	15.5%	0.339	16.2%	0.892	0.802	0.823	-5.3%	-5.3%	-5.3%	-7.9%	-7.9%	2.9%	-10.5%	92.90	83.10	-5.5%
047	3,098	20.6%	0.451	1.5%	1.183	1.172	1.203	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	202.40	200.40	1.6%
050	38,154	41.4%	0.906	27.8%	1.080	1.032	1.060	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	170.60	168.90	1.5%
051	1,646	46.8%	1.024	2.3%	1.300	1.294	1.329	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	170.60	168.90	1.5%
052	669	60.5%	1.324	0.6%	1.197	1.198	1.230	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	158.90	157.30	1.5%
053	9,751	91.7%	2.007	12.5%	0.937	1.071	1.100	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	156.10	154.50	1.5%
054	2,022	19.9%	0.435	1.3%	1.149	1.140	1.170	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	176.30	174.50	1.5%
055	38,200	31.4%	0.687	29.0%	0.941	0.867	0.890	-5.3%	-5.3%	-5.3%	-7.9%	-7.9%	2.9%	-10.5%	154.30	138.10	-6.4%
056	8,637	59.3%	1.298	7.3%	1.085	1.101	1.130	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	153.00	151.50	1.5%
057	31,017	41.2%	0.902	30.7%	1.028	0.989	1.015	1.2%	1.2%	1.2%	-1.5%	-1.5%	2.9%	-4.3%	125.20	119.80	-1.2%
058	0	0.0%	0.000	0.0%	1.389	1.389	1.426	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	124.60	123.40	1.5%
061	100	0.0%	0.000	0.2%	1.073	1.071	1.100	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	188.50	186.60	1.9%
062	6,514	42.9%	0.939	7.4%	0.957	0.956	0.982	-2.1%	-2.1%	-2.1%	-4.7%	-4.7%	2.9%	-7.4%	155.60	144.10	-3.8%
063	1,121	60.6%	1.326	1.8%	1.227	1.229	1.262	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	154.10	152.60	1.5%
064	14,686	58.3%	1.276	17.3%	1.020	1.064	1.092	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	129.90	128.60	1.4%
065	4,877	10.3%	0.225	9.0%	1.124	1.043	1.071	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	94.90	94.00	1.4%
066	316	0.0%	0.000	0.3%	1.329	1.325	1.360	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	127.50	126.20	1.5%
068	2,494	67.8%	1.484	4.6%	1.243	1.254	1.287	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	106.30	105.20	1.4%
069	1,010	5.6%	0.123	1.0%	1.159	1.149	1.180	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	101.80	100.80	1.5%
071	6,396	21.5%	0.470	9.9%	0.945	0.898	0.922	-5.3%	-5.3%	-5.3%	-7.9%	-7.9%	2.9%	-10.5%	94.60	84.70	-5.6%
072	1,359	395.4%	8.652	1.1%	1.018	1.102	1.131	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	141.50	140.10	1.4%
073	280	0.0%	0.000	0.1%	1.192	1.191	1.223	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	167.00	165.30	1.5%
074	6,515	18.3%	0.400	10.7%	0.956	0.897	0.921	-5.3%	-5.3%	-5.3%	-7.9%	-7.9%	2.9%	-10.5%	144.30	129.10	-6.3%
075	861	0.0%	0.000	0.5%	1.214	1.208	1.240	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	160.70	159.10	1.5%
076	3,828	39.5%	0.864	7.0%	0.969	0.962	0.988	-1.5%	-1.5%	-1.5%	-4.2%	-4.2%	2.9%	-6.9%	117.40	109.30	-3.1%
077	51	0.0%	0.000	0.1%	1.184	1.183	1.215	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	153.40	151.90	1.9%
078	439	60.3%	1.319	0.9%	1.143	1.145	1.176	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	152.70	151.20	1.5%
079	14,643	52.9%	1.158	23.7%	1.033	1.063	1.091	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	77.20	76.40	1.3%
080	6,619	31.5%	0.689	12.2%	0.902	0.876	0.899	-5.3%	-5.3%	-5.3%	-7.9%	-7.9%	2.9%	-10.5%	78.10	69.90	-5.4%
081	12,043	53.9%	1.179	21.3%	1.144	1.151	1.182	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	73.80	73.10	1.3%
082	40,857	35.3%	0.772	51.4%	0.885	0.827	0.849	-5.3%	-5.3%	-5.3%	-7.9%	-7.9%	2.9%	-10.5%	75.10	67.20	-5.3%
083	1,061	1.6%	0.035	1.3%	1.056	1.043	1.071	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	151.40	149.90	1.5%
084	885	0.0%	0.000	0.7%	0.919	0.913	0.937	-5.3%	-5.3%	-5.3%	-7.9%	-7.9%	2.9%	-10.5%	184.50	165.10	-6.5%
085	1,699	4.0%	0.088	4.5%	1.072	1.028	1.055	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	148.70	147.20	1.4%
087	1,538	0.0%	0.000	3.1%	0.828	0.802	0.823	-5.3%	-5.3%	-5.3%	-7.9%	-7.9%	2.9%	-10.5%	96.90	86.70	-5.2%
088	44	0.0%	0.000	0.2%	1.159	1.157	1.188	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	205.10	203.00	1.8%
090	8,422	190.6%	4.171	11.4%	1.043	1.400	1.437	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	107.90	106.80	1.4%
091	624	0.0%	0.000	1.4%	0.983	0.969	0.995	-0.8%	-0.8%	-0.8%	-3.5%	-3.5%	2.9%	-6.2%	97.10	91.10	-2.5%
092	66	0.0%	0.000	0.2%	1.162	1.160	1.191	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	164.50	162.90	1.0%
093	1,211	23.7%	0.519	1.6%	1.072	1.063	1.091	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	125.40	124.10	1.5%
094	0	0.0%	0.000	0.0%	1.362	1.362	1.398	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	184.00	182.20	1.6%
095	838	253.8%	5.554	2.0%	1.369	1.453	1.492	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	182.40	180.60	1.5%
096	202	92.0%	2.013	0.7%	1.377	1.381	1.418	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	169.50	167.80	1.4%
097	5,243	13.3%	0.291	6.8%	1.113	1.057	1.085	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	148.70	147.20	1.5%
098	14,837	53.8%	1.177	16.6%	1.046	1.068	1.097	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	106.10	105.00	1.4%
099	0	0.0%	0.000	0.1%	1.589	1.587	1.629	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	153.20	151.70	1.6%
100	128	0.0%	0.000	0.0%	1.539	1.539	1.580	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	148.20	146.70	1.9%
101	1,571	72.5%	1.586	2.2%	1.134	1.144	1.175	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	89.50	88.60	1.3%
102	303	53.9%	1.179	0.9%	2.127	2.118	2.175	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	106.30	105.20	1.1%
103	75	37.0%	0.810	0.5%	1.320	1.317	1.352	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	101.80	100.80	1.9%
104	58,303	33.3%	0.729	64.0%	0.934	0.803	0.824	-5.3%	-5.3%	-5.3%	-7.9%	-7.9%	2.9%	-10.5%	69.70	62.40	-5.2%
105	0	0.0%	0.000	0.2%	1.141	1.139	1.169	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	135.40	134.00	1.5%
106	2,677	0.9%	0.020	3.0%	1.165	1.131	1.161	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	110.10	109.00	1.4%
107	2,366	84.8%	1.856	4.6%	1.029	1.067	1.095	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	95.70	94.70	1.3%
108	11,429	37.1%	0.812	17.6%	0.992	0.960	0.986	-1.7%	-1.7%	-1.7%	-4.4%	-4.4%	2.9%	-7.1%	96.60	89.70	-3.2%
109	3,683	21.2%	0.464	5.5%	1.126	1.090	1.119	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	116.20	115.00	1.4%
110	2,381	86.8%	1.899	3.5%	1.022	1.053	1.081	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	89.50	88.60	1.4%
111	3,413	72.9%	1.595	6.2%	0.924	0.966	0.992	-1.1%	-1.1%	-1.1%	-3.8%	-3.8%	2.9%	-6.5%	84.40	78.90	-2.8%
112	7,798	30.3%	0.663	12.7%	1.010	0.966	0.992	-1.1%	-1.1%	-1.1%	-3.8%	-3.8%	2.9%	-6.5%	104.90	98.10	-2.7%
113	1,575	97.7%	2.138	1.5%	0.961	0.979	1.005	0.2%	0.2%	0.2%	-2.5%	-2.5%	2.9%	-5.2%	143.80	136.30	-1.8%
114	1,499	151.6%	3.317	1.4%	1.056	1.088	1.117	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	156.50	154.90	1.4%
115	265	5.1%	0.112	0.7%	1.237	1.229	1.262	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	101.80	100.80	1.5%
999	103	0.0%	0.000	0.0%	1.239	1.239	1.272	4.7%	4.7%	4.7%	1.9%	1.9%	2.9%	-1.0%	205.10	203.00	1.8%
Total	428,644	45.7%				0.974	1.000	0.0%	0.0%	0.0%	-2.7%	-2.7%	2.9%	-5.4%			-2.0%

* Effective 12/1/2008, \$Full Deductible, Model Year 2008

** Current Expense Fee is \$31.50, Proposed is \$31.50

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates
Collision**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Current Territory	Fiscal Year Ending 2008/2 Projected Current Level Variable Earned Premium	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility	Competitor Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Index	Selected Change	Rebalanced Change	Indicated Variable Premium Change	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
025	8,309	132.8%	2.145	5.7%	0.969	1.036	1.036	3.1%	3.1%	3.1%	1.1%	1.1%	1.5%	-0.4%	379.50	378.00	0.9%
035	12,656	104.1%	1.682	6.8%	1.054	1.097	1.097	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	404.80	408.80	2.0%
038	2,078	23.4%	0.378	1.3%	0.915	0.908	0.908	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	396.30	361.80	-5.7%
039	40,431	38.0%	0.614	15.8%	0.872	0.831	0.831	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	348.00	317.70	-5.9%
044	23,800	42.5%	0.687	22.8%	0.933	0.877	0.877	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	317.20	289.60	-5.4%
047	5,237	209.2%	3.380	2.3%	0.953	1.009	1.009	0.4%	0.4%	0.4%	-1.5%	-1.5%	1.5%	-3.0%	396.30	384.40	-1.3%
050	72,767	48.0%	0.775	36.0%	1.013	0.927	0.927	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	356.20	325.20	-5.8%
051	3,557	63.1%	1.019	3.4%	0.909	0.913	0.913	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	383.80	350.40	-5.9%
052	1,579	89.6%	1.447	0.9%	1.053	1.057	1.057	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	405.30	409.40	2.0%
053	22,207	64.9%	1.048	17.8%	0.950	0.967	0.967	-3.8%	-3.8%	-3.8%	-5.6%	-5.6%	1.5%	-7.0%	410.80	382.00	-4.5%
054	3,740	0.0%	0.000	2.0%	0.887	0.869	0.869	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	393.40	359.20	-5.7%
055	85,853	80.2%	1.296	38.3%	0.871	1.034	1.034	2.9%	2.9%	2.9%	0.9%	0.9%	1.5%	-0.6%	386.50	384.20	0.7%
056	21,589	76.6%	1.237	11.1%	0.933	0.967	0.967	-3.8%	-3.8%	-3.8%	-5.6%	-5.6%	1.5%	-7.0%	407.90	379.30	-4.5%
057	85,867	69.6%	1.124	39.8%	0.989	1.043	1.043	3.8%	3.8%	3.8%	1.8%	1.8%	1.5%	0.3%	388.90	390.10	1.5%
058	0	0.0%	0.000	0.0%	1.053	1.053	1.053	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	396.90	400.90	2.1%
061	239	79.8%	1.289	0.2%	0.956	0.957	0.957	-4.8%	-4.8%	-4.8%	-6.6%	-6.6%	1.5%	-8.0%	359.00	330.30	-6.6%
062	15,309	61.4%	0.992	11.0%	0.939	0.945	0.945	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	357.80	326.70	-6.0%
063	2,762	243.9%	3.940	2.5%	0.989	1.063	1.063	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	442.70	447.10	2.0%
064	37,490	30.9%	0.499	23.9%	1.026	0.900	0.900	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	353.90	323.10	-5.8%
065	15,822	56.0%	0.905	13.2%	1.099	1.073	1.073	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	383.40	387.20	2.0%
066	711	6.8%	0.110	0.5%	1.052	1.047	1.047	4.2%	4.2%	4.2%	2.2%	2.2%	1.5%	0.7%	316.00	318.20	1.9%
068	8,846	40.2%	0.649	6.8%	0.888	0.872	0.872	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	387.10	353.40	-6.1%
069	2,924	0.0%	0.000	1.5%	0.894	0.881	0.881	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	399.70	364.90	-6.1%
071	21,533	32.8%	0.530	14.2%	0.953	0.893	0.893	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	336.00	306.80	-5.7%
072	2,697	70.8%	1.144	1.4%	1.019	1.021	1.021	1.6%	1.6%	1.6%	-0.3%	-0.3%	1.5%	-1.8%	405.20	397.90	-0.3%
073	507	0.0%	0.000	0.1%	0.936	0.935	0.935	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	378.10	345.20	-5.6%
074	17,406	73.7%	1.191	15.4%	0.824	0.881	0.881	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	417.70	381.40	-6.0%
075	1,991	0.0%	0.000	0.8%	1.032	1.024	1.024	1.9%	1.9%	1.9%	0.0%	0.0%	1.5%	-1.5%	437.00	430.40	0.0%
076	11,150	25.1%	0.405	10.4%	0.983	0.923	0.923	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	348.30	318.00	-5.7%
077	134	0.0%	0.000	0.1%	0.916	0.915	0.915	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	376.80	344.00	-7.3%
078	1,042	77.8%	1.257	1.4%	0.866	0.871	0.871	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	373.50	341.00	-5.7%
079	59,969	38.0%	0.614	31.9%	1.009	0.883	0.883	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	324.50	296.30	-5.9%
080	24,855	84.4%	1.363	17.6%	1.033	1.091	1.091	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	307.00	310.10	2.0%
081	50,749	62.4%	1.008	29.1%	1.009	1.009	1.009	0.4%	0.4%	0.4%	-1.5%	-1.5%	1.5%	-3.0%	356.10	345.40	-1.2%
082	157,055	59.7%	0.964	61.8%	1.087	1.011	1.011	0.6%	0.6%	0.6%	-1.3%	-1.3%	1.5%	-2.8%	320.20	311.20	-1.0%
083	2,084	65.3%	1.055	2.0%	0.867	0.871	0.871	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	373.30	340.80	-5.7%
084	1,555	45.5%	0.735	1.1%	0.877	0.875	0.875	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	398.00	363.40	-5.7%
085	4,736	25.4%	0.410	6.7%	0.904	0.871	0.871	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	393.90	359.60	-5.9%
087	4,834	40.2%	0.649	4.7%	0.947	0.933	0.933	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	335.50	306.30	-5.2%
088	159	23.1%	0.373	0.4%	0.902	0.900	0.900	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	403.60	368.50	-7.3%
090	22,023	48.2%	0.779	16.3%	1.111	1.057	1.057	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	303.30	306.30	1.9%
091	1,889	27.4%	0.443	2.2%	1.019	1.006	1.006	0.1%	0.1%	0.1%	-1.8%	-1.8%	1.5%	-3.3%	334.40	323.40	-1.4%
092	194	0.0%	0.000	0.2%	0.962	0.960	0.960	-4.5%	-4.5%	-4.5%	-6.3%	-6.3%	1.5%	-7.7%	432.20	398.90	-3.5%
093	3,186	0.0%	0.000	2.3%	0.995	0.972	0.972	-3.3%	-3.3%	-3.3%	-5.1%	-5.1%	1.5%	-6.5%	385.20	360.20	-4.3%
094	0	0.0%	0.000	0.0%	1.374	1.374	1.374	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	383.60	387.40	2.1%
095	1,644	73.7%	1.191	3.1%	1.391	1.385	1.385	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	378.60	382.40	2.0%
096	489	185.6%	2.998	1.1%	0.935	0.958	0.958	-4.7%	-4.7%	-4.7%	-6.5%	-6.5%	1.5%	-7.9%	433.00	398.80	-4.9%
097	11,771	39.0%	0.630	10.0%	0.990	0.954	0.954	-5.1%	-5.1%	-5.1%	-6.9%	-6.9%	1.5%	-8.3%	409.00	375.10	-5.4%
098	43,144	72.2%	1.166	23.0%	1.057	1.082	1.082	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	403.50	407.50	2.0%
099	0	0.0%	0.000	0.1%	1.400	1.399	1.399	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	376.30	380.10	2.1%
100	326	0.0%	0.000	0.0%	0.903	0.903	0.903	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	384.90	351.40	-7.3%
101	6,060	126.3%	2.040	3.3%	0.862	0.901	0.901	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	415.50	379.40	-5.8%
102	1,196	121.1%	1.956	1.4%	1.252	1.262	1.262	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	429.00	433.30	1.9%
103	-85	-0.7%	-0.011	0.8%	0.860	0.853	0.853	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	457.70	417.90	-6.3%
104	273,021	65.1%	1.052	72.9%	1.003	1.039	1.039	3.4%	3.4%	3.4%	1.4%	1.4%	1.5%	-0.1%	369.30	368.90	1.1%
105	0	78.0%	1.260	0.2%	0.938	0.939	0.939	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	400.20	365.40	-6.2%
106	7,102	53.9%	0.871	4.5%	0.995	0.989	0.989	-1.6%	-1.6%	-1.6%	-3.5%	-3.5%	1.5%	-4.9%	312.30	297.00	-2.6%
107	7,070	85.9%	1.388	6.8%	1.123	1.141	1.141	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	319.90	323.10	1.9%
108	36,465	109.2%	1.764	24.6%	1.109	1.270	1.270	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	330.30	333.60	2.0%
109	9,004	39.5%	0.638	8.2%	1.037	1.004	1.004	-0.1%	-0.1%	-0.1%	-2.0%	-2.0%	1.5%	-3.4%	331.70	320.40	-1.5%
110	7,620	8.6%	0.139	5.4%	0.973	0.928	0.928	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	351.80	321.20	-5.8%
111	14,343	61.9%	1.000	9.1%	0.953	0.957	0.957	-4.8%	-4.8%	-4.8%	-6.6%	-6.6%	1.5%	-8.0%	360.20	331.40	-5.5%
112	23,375	44.6%	0.721	18.3%	0.990	0.941	0.941	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	336.40	307.10	-5.7%
113	3,171	57.2%	0.924	2.3%	1.022	1.020	1.020	1.5%	1.5%	1.5%	-0.4%	-0.4%	1.5%	-1.9%	350.00	343.40	-0.3%
114	3,331	24.4%	0.394	2.1%	1.011	0.998	0.998	-0.7%	-0.7%	-0.7%	-2.6%	-2.6%	1.5%	-4.0%	346.30	332.40	-2.0%
115	892	0.0%	0.000	1.1%	0.921	0.911	0.911	-5.5%	-5.5%	-5.5%	-7.3%	-7.3%	1.5%	-8.7%	388.00	354.20	-6.3%
999	51	0.0%	0.000	0.0%	1.183	1.183	1.183	4.5%	4.5%	4.5%	2.5%	2.5%	1.5%	1.0%	457.70	462.30	2.5%
Total	1,313,511	61.9%				1.000	1.000	0.0%	0.0%	0.0%	-1.9%	-1.9%	1.5%	-3.3%			-1.5%

* Effective 12/1/2008, \$100 Deductible, Model Year 2008

** Current Expense Fee is \$73.70, Proposed is \$73.70

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Base Rates
Underinsured Motorists - Bodily Injury**

Multi-First					
Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Offbalance	Indication	Proposed Base Rate
25000	50000	42.1	0.00%	5.10%	44.2
25000	100000	69	0.00%	5.10%	72.5
30000	60000	69	0.00%	5.10%	72.5
40000	80000	69	0.00%	5.10%	72.5
50000	50000	69	0.00%	5.10%	72.5
50000	100000	69	0.00%	5.10%	72.5
50000	200000	102.5	0.00%	5.10%	107.7
100000	100000	102.5	0.00%	5.10%	107.7
100000	150000	102.5	0.00%	5.10%	107.7
100000	200000	102.5	0.00%	5.10%	107.7
100000	250000	116.2	0.00%	5.10%	122.1
100000	300000	116.2	0.00%	5.10%	122.1
100000	400000	154.1	0.00%	5.10%	162
100000	500000	154.1	0.00%	5.10%	162
150000	200000	145	0.00%	5.10%	152.4
150000	250000	145	0.00%	5.10%	152.4
150000	300000	145	0.00%	5.10%	152.4
150000	400000	154.1	0.00%	5.10%	162
150000	500000	154.1	0.00%	5.10%	162
200000	200000	145	0.00%	5.10%	152.4
200000	250000	145	0.00%	5.10%	152.4
200000	300000	145	0.00%	5.10%	152.4
200000	400000	154.1	0.00%	5.10%	162
200000	500000	154.1	0.00%	5.10%	162
200000	750000	193.3	0.00%	5.10%	203.2
250000	250000	145	0.00%	5.10%	152.4
250000	300000	145	0.00%	5.10%	152.4
250000	400000	154.1	0.00%	5.10%	162
250000	500000	154.1	0.00%	5.10%	162
250000	750000	193.3	0.00%	5.10%	203.2
250000	1000000	193.3	0.00%	5.10%	203.2
300000	300000	145	0.00%	5.10%	152.4
300000	400000	174.7	0.00%	5.10%	183.6
300000	500000	174.7	0.00%	5.10%	183.6
300000	750000	193.3	0.00%	5.10%	203.2
300000	1000000	193.3	0.00%	5.10%	203.2
400000	400000	174.7	0.00%	5.10%	183.6
400000	500000	174.7	0.00%	5.10%	183.6
400000	750000	193.3	0.00%	5.10%	203.2
400000	1000000	193.3	0.00%	5.10%	203.2
500000	500000	174.7	0.00%	5.10%	183.6
500000	750000	193.3	0.00%	5.10%	203.2
500000	1000000	193.3	0.00%	5.10%	203.2
1000000	1000000	212.4	0.00%	5.10%	223.2

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Base Rates
Underinsured Motorists - Bodily Injury**

Single-First

Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Offbalance	Indication	Proposed Base Rate
25000	50000	22.5	0.00%	5.10%	23.6
25000	100000	36.1	0.00%	5.10%	37.9
30000	60000	36.1	0.00%	5.10%	37.9
40000	80000	36.1	0.00%	5.10%	37.9
50000	50000	36.1	0.00%	5.10%	37.9
50000	100000	36.1	0.00%	5.10%	37.9
50000	200000	54	0.00%	5.10%	56.8
100000	100000	54	0.00%	5.10%	56.8
100000	150000	54	0.00%	5.10%	56.8
100000	200000	54	0.00%	5.10%	56.8
100000	250000	60.9	0.00%	5.10%	64
100000	300000	60.9	0.00%	5.10%	64
100000	400000	81	0.00%	5.10%	85.1
100000	500000	81	0.00%	5.10%	85.1
150000	200000	76.2	0.00%	5.10%	80.1
150000	250000	76.2	0.00%	5.10%	80.1
150000	300000	76.2	0.00%	5.10%	80.1
150000	400000	81	0.00%	5.10%	85.1
150000	500000	81	0.00%	5.10%	85.1
200000	200000	76.2	0.00%	5.10%	80.1
200000	250000	76.2	0.00%	5.10%	80.1
200000	300000	76.2	0.00%	5.10%	80.1
200000	400000	81	0.00%	5.10%	85.1
200000	500000	81	0.00%	5.10%	85.1
200000	750000	101.5	0.00%	5.10%	106.7
250000	250000	76.2	0.00%	5.10%	80.1
250000	300000	76.2	0.00%	5.10%	80.1
250000	400000	81	0.00%	5.10%	85.1
250000	500000	81	0.00%	5.10%	85.1
250000	750000	101.5	0.00%	5.10%	106.7
250000	1000000	101.5	0.00%	5.10%	106.7
300000	300000	76.2	0.00%	5.10%	80.1
300000	400000	91.3	0.00%	5.10%	96
300000	500000	91.3	0.00%	5.10%	96
300000	750000	101.5	0.00%	5.10%	106.7
300000	1000000	101.5	0.00%	5.10%	106.7
400000	400000	91.3	0.00%	5.10%	96
400000	500000	91.3	0.00%	5.10%	96
400000	750000	101.5	0.00%	5.10%	106.7
400000	1000000	101.5	0.00%	5.10%	106.7
500000	500000	91.3	0.00%	5.10%	96
500000	750000	101.5	0.00%	5.10%	106.7
500000	1000000	101.5	0.00%	5.10%	106.7
1000000	1000000	111.7	0.00%	5.10%	117.4

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Base Rates
Uninsured Motorists - Bodily Injury**

Multi-First					
Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Offbalance	Indication	Proposed Base Rate
25000	50000	55.1	0.00%	5.10%	57.9
25000	100000	64.3	0.00%	5.10%	67.6
30000	60000	64.3	0.00%	5.10%	67.6
40000	80000	64.3	0.00%	5.10%	67.6
50000	50000	64.3	0.00%	5.10%	67.6
50000	100000	64.3	0.00%	5.10%	67.6
50000	200000	73.2	0.00%	5.10%	76.9
100000	100000	73.2	0.00%	5.10%	76.9
100000	150000	73.2	0.00%	5.10%	76.9
100000	200000	73.2	0.00%	5.10%	76.9
100000	250000	75.8	0.00%	5.10%	79.7
100000	300000	75.8	0.00%	5.10%	79.7
100000	400000	82.7	0.00%	5.10%	86.9
100000	500000	82.7	0.00%	5.10%	86.9
150000	200000	81.1	0.00%	5.10%	85.2
150000	250000	81.1	0.00%	5.10%	85.2
150000	300000	81.1	0.00%	5.10%	85.2
150000	400000	82.7	0.00%	5.10%	86.9
150000	500000	82.7	0.00%	5.10%	86.9
200000	200000	81.1	0.00%	5.10%	85.2
200000	250000	81.1	0.00%	5.10%	85.2
200000	300000	81.1	0.00%	5.10%	85.2
200000	400000	82.7	0.00%	5.10%	86.9
200000	500000	82.7	0.00%	5.10%	86.9
200000	750000	88.9	0.00%	5.10%	93.4
250000	250000	81.1	0.00%	5.10%	85.2
250000	300000	81.1	0.00%	5.10%	85.2
250000	400000	82.7	0.00%	5.10%	86.9
250000	500000	82.7	0.00%	5.10%	86.9
250000	750000	88.9	0.00%	5.10%	93.4
250000	1000000	88.9	0.00%	5.10%	93.4
300000	300000	81.1	0.00%	5.10%	85.2
300000	400000	86.1	0.00%	5.10%	90.5
300000	500000	86.1	0.00%	5.10%	90.5
300000	750000	88.9	0.00%	5.10%	93.4
300000	1000000	88.9	0.00%	5.10%	93.4
400000	400000	86.1	0.00%	5.10%	90.5
400000	500000	86.1	0.00%	5.10%	90.5
400000	750000	88.9	0.00%	5.10%	93.4
400000	1000000	88.9	0.00%	5.10%	93.4
500000	500000	86.1	0.00%	5.10%	90.5
500000	750000	88.9	0.00%	5.10%	93.4
500000	1000000	88.9	0.00%	5.10%	93.4
1000000	1000000	92	0.00%	5.10%	96.7

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Base Rates
Uninsured Motorists - Bodily Injury**

Single-First

Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Offbalance	Indication	Proposed Base Rate
25000	50000	28.7	0.00%	5.10%	30.2
25000	100000	33.8	0.00%	5.10%	35.5
30000	60000	33.8	0.00%	5.10%	35.5
40000	80000	33.8	0.00%	5.10%	35.5
50000	50000	33.8	0.00%	5.10%	35.5
50000	100000	33.8	0.00%	5.10%	35.5
50000	200000	38.5	0.00%	5.10%	40.5
100000	100000	38.5	0.00%	5.10%	40.5
100000	150000	38.5	0.00%	5.10%	40.5
100000	200000	38.5	0.00%	5.10%	40.5
100000	250000	40.1	0.00%	5.10%	42.1
100000	300000	40.1	0.00%	5.10%	42.1
100000	400000	43.5	0.00%	5.10%	45.7
100000	500000	43.5	0.00%	5.10%	45.7
150000	200000	42.5	0.00%	5.10%	44.7
150000	250000	42.5	0.00%	5.10%	44.7
150000	300000	42.5	0.00%	5.10%	44.7
150000	400000	43.5	0.00%	5.10%	45.7
150000	500000	43.5	0.00%	5.10%	45.7
200000	200000	42.5	0.00%	5.10%	44.7
200000	250000	42.5	0.00%	5.10%	44.7
200000	300000	42.5	0.00%	5.10%	44.7
200000	400000	43.5	0.00%	5.10%	45.7
200000	500000	43.5	0.00%	5.10%	45.7
200000	750000	46.8	0.00%	5.10%	49.2
250000	250000	42.5	0.00%	5.10%	44.7
250000	300000	42.5	0.00%	5.10%	44.7
250000	400000	43.5	0.00%	5.10%	45.7
250000	500000	43.5	0.00%	5.10%	45.7
250000	750000	46.8	0.00%	5.10%	49.2
250000	1000000	46.8	0.00%	5.10%	49.2
300000	300000	42.5	0.00%	5.10%	44.7
300000	400000	45.3	0.00%	5.10%	47.6
300000	500000	45.3	0.00%	5.10%	47.6
300000	750000	46.8	0.00%	5.10%	49.2
300000	1000000	46.8	0.00%	5.10%	49.2
400000	400000	45.3	0.00%	5.10%	47.6
400000	500000	45.3	0.00%	5.10%	47.6
400000	750000	46.8	0.00%	5.10%	49.2
400000	1000000	46.8	0.00%	5.10%	49.2
500000	500000	45.3	0.00%	5.10%	47.6
500000	750000	46.8	0.00%	5.10%	49.2
500000	1000000	46.8	0.00%	5.10%	49.2
1000000	1000000	48.1	0.00%	5.10%	50.6

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Financial Responsibility Factors**

Coverage	Financial Responsibility Code	Oldest Driver Age	Current Financial Responsibility Factor	Proposed Factor	% Change
BI, COLL, PD	1		0.63	0.65	3.2%
BI, COLL, PD	2		0.66	0.68	3.0%
BI, COLL, PD	3		0.69	0.70	1.4%
BI, COLL, PD	4		0.73	0.74	1.4%
BI, COLL, PD	5		0.76	0.77	1.3%
BI, COLL, PD	6		0.80	0.81	1.3%
BI, COLL, PD	7		0.85	0.86	1.2%
BI, COLL, PD	8		0.90	0.90	0.0%
BI, COLL, PD	9		0.96	0.96	0.0%
BI, COLL, PD	10		1.00	1.01	1.0%
BI, COLL, PD	11		1.07	1.07	0.0%
BI, COLL, PD	99	15-29	1.11	1.04	-6.3%
BI, COLL, PD	99	30-50	1.04	0.99	-4.8%
BI, COLL, PD	99	51-99	0.81	0.82	1.2%
BI, COLL, PD	106		1.07	1.07	0.0%
COMP	1		0.48	0.50	4.2%
COMP	2		0.54	0.60	11.1%
COMP	3		0.60	0.63	5.0%
COMP	4		0.65	0.65	0.0%
COMP	5		0.70	0.72	2.9%
COMP	6		0.75	0.76	1.3%
COMP	7		0.80	0.81	1.3%
COMP	8		0.85	0.85	0.0%
COMP	9		0.90	0.89	-1.1%
COMP	10		1.00	1.00	0.0%
COMP	11		1.05	1.10	4.8%
COMP	99	15-29	0.75	0.69	-8.0%
COMP	99	30-50	0.63	0.63	0.0%
COMP	99	51-99	0.38	0.49	28.9%
COMP	106		1.05	1.05	0.0%
MB	1		0.40	0.43	7.5%
MB	2		0.44	0.50	13.6%
MB	3		0.48	0.52	8.3%
MB	4		0.53	0.53	0.0%
MB	5		0.58	0.62	6.9%
MB	6		0.65	0.67	3.1%
MB	7		0.72	0.73	1.4%
MB	8		0.80	0.79	-1.3%
MB	9		0.90	0.86	-4.4%
MB	10		1.00	1.00	0.0%
MB	11		1.20	1.15	-4.2%
MB	99	15-29	0.74	0.73	-1.4%
MB	99	30-50	0.54	0.60	11.1%
MB	99	51-99	0.54	0.60	11.1%
MB	106		1.20	1.20	0.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Driver Class Factors
Bodily Injury**

Marital Status	Gender	Driver Age	Good Student Code	Current Driver Class Factor	Proposed Factor	% Change
Married	Female	0-18		2.30	2.30	0.0%
Married	Female	19		1.90	1.90	0.0%
Married	Female	20		1.65	1.65	0.0%
Married	Female	21		1.43	1.30	-9.1%
Married	Female	22		1.25	1.15	-8.0%
Married	Female	23		1.16	1.00	-13.8%
Married	Female	24		1.07	0.98	-8.4%
Married	Female	25		1.04	0.95	-8.7%
Married	Female	26		0.97	0.90	-7.2%
Married	Female	27		0.97	0.90	-7.2%
Married	Female	28		0.93	0.90	-3.2%
Married	Female	29		0.93	0.90	-3.2%
Married	Female	30-34		0.90	0.90	0.0%
Married	Female	35-49		0.89	0.89	0.0%
Married	Female	50-54		0.88	0.88	0.0%
Married	Female	55-59		0.87	0.87	0.0%
Married	Female	60-64		0.90	0.90	0.0%
Married	Female	65-69		0.98	0.98	0.0%
Married	Female	70-72		1.09	1.09	0.0%
Married	Female	73-74		1.20	1.20	0.0%
Married	Female	75		1.20	1.20	0.0%
Married	Female	76-79		1.32	1.32	0.0%
Married	Female	>79		1.50	1.50	0.0%
Married	Male	0-18	Does Not Apply	2.75	2.75	0.0%
Married	Male	0-18	Applies	2.74	2.74	0.0%
Married	Male	19	Does Not Apply	2.34	2.34	0.0%
Married	Male	19	Applies	2.33	2.33	0.0%
Married	Male	20	Does Not Apply	2.05	2.05	0.0%
Married	Male	20	Applies	2.04	2.04	0.0%
Married	Male	21	Does Not Apply	1.85	1.85	0.0%
Married	Male	21	Applies	1.84	1.84	0.0%
Married	Male	22	Does Not Apply	1.58	1.58	0.0%
Married	Male	22	Applies	1.57	1.57	0.0%
Married	Male	23	Does Not Apply	1.45	1.45	0.0%
Married	Male	23	Applies	1.44	1.44	0.0%
Married	Male	24	Does Not Apply	1.35	1.35	0.0%
Married	Male	24	Applies	1.34	1.34	0.0%
Married	Male	25		1.28	1.15	-10.2%
Married	Male	26		1.18	1.12	-5.1%
Married	Male	27		1.18	1.12	-5.1%
Married	Male	28		1.10	1.09	-0.9%
Married	Male	29		1.10	1.09	-0.9%
Married	Male	30-34		1.02	1.02	0.0%
Married	Male	35-49		1.00	1.00	0.0%
Married	Male	50-54		0.90	0.90	0.0%
Married	Male	55-59		0.93	0.93	0.0%
Married	Male	60-64		0.96	0.96	0.0%
Married	Male	65-69		1.00	1.00	0.0%
Married	Male	70-72		1.18	1.18	0.0%
Married	Male	73-74		1.33	1.33	0.0%
Married	Male	75		1.33	1.33	0.0%
Married	Male	76-79		1.55	1.55	0.0%

Married	Male	>79		1.80	1.80	0.0%
Single	Female	0-18	Does Not Apply	2.80	2.80	0.0%
Single	Female	0-18	Applies	2.79	2.79	0.0%
Single	Female	19	Does Not Apply	2.13	2.13	0.0%
Single	Female	19	Applies	2.12	2.12	0.0%
Single	Female	20	Does Not Apply	1.78	1.78	0.0%
Single	Female	20	Applies	1.77	1.77	0.0%
Single	Female	21	Does Not Apply	1.48	1.48	0.0%
Single	Female	21	Applies	1.47	1.47	0.0%
Single	Female	22	Does Not Apply	1.38	1.38	0.0%
Single	Female	22	Applies	1.37	1.37	0.0%
Single	Female	23	Does Not Apply	1.33	1.33	0.0%
Single	Female	23	Applies	1.32	1.32	0.0%
Single	Female	24	Does Not Apply	1.30	1.30	0.0%
Single	Female	24	Applies	1.29	1.29	0.0%
Single	Female	25		1.25	1.20	-4.0%
Single	Female	26-27		1.20	1.18	-1.7%
Single	Female	28-29		1.13	1.13	0.0%
Single	Female	30-34		1.08	1.08	0.0%
Single	Female	35-49		1.05	1.05	0.0%
Single	Female	50-54		0.90	0.90	0.0%
Single	Female	55-59		0.87	0.87	0.0%
Single	Female	60-64		0.90	0.90	0.0%
Single	Female	65-69		1.03	1.03	0.0%
Single	Female	70-72		1.15	1.15	0.0%
Single	Female	73-74		1.25	1.25	0.0%
Single	Female	75		1.25	1.25	0.0%
Single	Female	76-79		1.35	1.35	0.0%
Single	Female	>79		1.45	1.45	0.0%
Single	Male	0-18	Does Not Apply	3.55	3.55	0.0%
Single	Male	0-18	Applies	3.54	3.54	0.0%
Single	Male	19	Does Not Apply	2.62	2.62	0.0%
Single	Male	19	Applies	2.61	2.61	0.0%
Single	Male	20	Does Not Apply	2.24	2.24	0.0%
Single	Male	20	Applies	2.23	2.23	0.0%
Single	Male	21	Does Not Apply	1.95	1.95	0.0%
Single	Male	21	Applies	1.94	1.94	0.0%
Single	Male	22	Does Not Apply	1.65	1.65	0.0%
Single	Male	22	Applies	1.64	1.64	0.0%
Single	Male	23	Does Not Apply	1.52	1.52	0.0%
Single	Male	23	Applies	1.51	1.51	0.0%
Single	Male	24	Does Not Apply	1.46	1.46	0.0%
Single	Male	24	Applies	1.45	1.45	0.0%
Single	Male	25		1.37	1.37	0.0%
Single	Male	26-27		1.33	1.33	0.0%
Single	Male	28-29		1.25	1.25	0.0%
Single	Male	30-34		1.20	1.20	0.0%
Single	Male	35-49		1.05	1.05	0.0%
Single	Male	50-54		0.95	0.95	0.0%
Single	Male	55-59		0.93	0.93	0.0%
Single	Male	60-64		1.00	1.00	0.0%
Single	Male	65-69		1.10	1.10	0.0%
Single	Male	70-72		1.30	1.30	0.0%
Single	Male	73-74		1.45	1.45	0.0%
Single	Male	75		1.45	1.45	0.0%
Single	Male	76-79		1.65	1.65	0.0%
Single	Male	>79		1.85	1.85	0.0%

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Driver Class Factors
Property Damage**

Marital Status	Gender	Driver Age	Good Student Code	Current Driver Class Factor	Proposed Factor	% Change
Married	Female	0-18		2.30	2.30	0.0%
Married	Female	19		1.90	1.90	0.0%
Married	Female	20		1.65	1.65	0.0%
Married	Female	21		1.43	1.30	-9.1%
Married	Female	22		1.25	1.10	-12.0%
Married	Female	23		1.16	1.09	-6.0%
Married	Female	24		1.07	1.00	-6.5%
Married	Female	25		1.04	1.00	-3.8%
Married	Female	26		0.97	0.97	0.0%
Married	Female	27		0.97	0.97	0.0%
Married	Female	28		0.93	0.93	0.0%
Married	Female	29		0.93	0.93	0.0%
Married	Female	30-34		0.90	0.90	0.0%
Married	Female	35-49		0.89	0.89	0.0%
Married	Female	50-54		0.88	0.88	0.0%
Married	Female	55-59		0.87	0.87	0.0%
Married	Female	60-64		0.90	0.90	0.0%
Married	Female	65-69		0.98	0.98	0.0%
Married	Female	70-72		1.09	1.09	0.0%
Married	Female	73-74		1.20	1.20	0.0%
Married	Female	75		1.20	1.20	0.0%
Married	Female	76-79		1.32	1.32	0.0%
Married	Female	>79		1.50	1.50	0.0%
Married	Male	0-18	Does Not Apply	2.75	2.75	0.0%
Married	Male	0-18	Applies	2.74	2.74	0.0%
Married	Male	19	Does Not Apply	2.34	2.34	0.0%
Married	Male	19	Applies	2.33	2.33	0.0%
Married	Male	20	Does Not Apply	2.05	2.05	0.0%
Married	Male	20	Applies	2.04	2.04	0.0%
Married	Male	21	Does Not Apply	1.85	1.80	-2.7%
Married	Male	21	Applies	1.84	1.79	-2.7%
Married	Male	22	Does Not Apply	1.58	1.50	-5.1%
Married	Male	22	Applies	1.57	1.49	-5.1%
Married	Male	23	Does Not Apply	1.45	1.38	-4.8%
Married	Male	23	Applies	1.44	1.37	-4.9%
Married	Male	24	Does Not Apply	1.35	1.25	-7.4%
Married	Male	24	Applies	1.34	1.24	-7.5%
Married	Male	25		1.28	1.20	-6.3%
Married	Male	26		1.18	1.18	0.0%
Married	Male	27		1.18	1.18	0.0%
Married	Male	28		1.10	1.10	0.0%
Married	Male	29		1.10	1.10	0.0%
Married	Male	30-34		1.02	1.02	0.0%
Married	Male	35-49		1.00	1.00	0.0%
Married	Male	50-54		0.90	0.90	0.0%
Married	Male	55-59		0.93	0.93	0.0%
Married	Male	60-64		0.96	0.96	0.0%
Married	Male	65-69		1.00	1.00	0.0%
Married	Male	70-72		1.18	1.18	0.0%
Married	Male	73-74		1.33	1.33	0.0%
Married	Male	75		1.33	1.33	0.0%
Married	Male	76-79		1.55	1.55	0.0%

Married	Male	>79		1.80	1.80	0.0%
Single	Female	0-18	Does Not Apply	2.80	2.80	0.0%
Single	Female	0-18	Applies	2.79	2.79	0.0%
Single	Female	19	Does Not Apply	2.13	2.13	0.0%
Single	Female	19	Applies	2.12	2.12	0.0%
Single	Female	20	Does Not Apply	1.78	1.78	0.0%
Single	Female	20	Applies	1.77	1.77	0.0%
Single	Female	21	Does Not Apply	1.48	1.48	0.0%
Single	Female	21	Applies	1.47	1.47	0.0%
Single	Female	22	Does Not Apply	1.38	1.38	0.0%
Single	Female	22	Applies	1.37	1.37	0.0%
Single	Female	23	Does Not Apply	1.33	1.33	0.0%
Single	Female	23	Applies	1.32	1.32	0.0%
Single	Female	24	Does Not Apply	1.30	1.30	0.0%
Single	Female	24	Applies	1.29	1.29	0.0%
Single	Female	25		1.25	1.25	0.0%
Single	Female	26-27		1.20	1.20	0.0%
Single	Female	28-29		1.13	1.13	0.0%
Single	Female	30-34		1.08	1.08	0.0%
Single	Female	35-49		1.05	1.05	0.0%
Single	Female	50-54		0.90	0.90	0.0%
Single	Female	55-59		0.87	0.87	0.0%
Single	Female	60-64		0.90	0.90	0.0%
Single	Female	65-69		1.03	1.03	0.0%
Single	Female	70-72		1.15	1.15	0.0%
Single	Female	73-74		1.25	1.25	0.0%
Single	Female	75		1.25	1.25	0.0%
Single	Female	76-79		1.35	1.35	0.0%
Single	Female	>79		1.45	1.45	0.0%
Single	Male	0-18	Does Not Apply	3.55	3.55	0.0%
Single	Male	0-18	Applies	3.54	3.54	0.0%
Single	Male	19	Does Not Apply	2.62	2.62	0.0%
Single	Male	19	Applies	2.61	2.61	0.0%
Single	Male	20	Does Not Apply	2.24	2.24	0.0%
Single	Male	20	Applies	2.23	2.23	0.0%
Single	Male	21	Does Not Apply	1.95	1.95	0.0%
Single	Male	21	Applies	1.94	1.94	0.0%
Single	Male	22	Does Not Apply	1.65	1.65	0.0%
Single	Male	22	Applies	1.64	1.64	0.0%
Single	Male	23	Does Not Apply	1.52	1.52	0.0%
Single	Male	23	Applies	1.51	1.51	0.0%
Single	Male	24	Does Not Apply	1.46	1.46	0.0%
Single	Male	24	Applies	1.45	1.45	0.0%
Single	Male	25		1.37	1.37	0.0%
Single	Male	26-27		1.33	1.33	0.0%
Single	Male	28-29		1.25	1.25	0.0%
Single	Male	30-34		1.20	1.20	0.0%
Single	Male	35-49		1.05	1.05	0.0%
Single	Male	50-54		0.95	0.95	0.0%
Single	Male	55-59		0.93	0.93	0.0%
Single	Male	60-64		1.00	1.00	0.0%
Single	Male	65-69		1.10	1.10	0.0%
Single	Male	70-72		1.30	1.30	0.0%
Single	Male	73-74		1.45	1.45	0.0%
Single	Male	75		1.45	1.45	0.0%
Single	Male	76-79		1.65	1.65	0.0%
Single	Male	>79		1.85	1.85	0.0%

**Arkansas Non-Standard Automobile/
Nationwide Assurance Company
Model Year Factors
Bodily Injury**

Model Year	Current Vehicle Model Year Factor	Proposed Vehicle Model Year Factor
2012	N/A	1.051
2011	N/A	1.038
2010	1.025	1.025
2009	1.013	1.013
2008	1.000	1.000
2007	0.987	0.987
2006	0.975	0.975
2005	0.962	0.962
2004	0.950	0.950
2003	0.938	0.938
2002	0.925	0.925
2001	0.911	0.911
2000	0.899	0.899
1999	0.886	0.886
1998	0.873	0.873
1997	0.860	0.860
1996	0.847	0.847
1995	0.834	0.834
1994	0.822	0.822
1993	0.822	0.822
1992	0.822	0.822
1991	0.822	0.822
1990	0.822	0.822
1989	0.822	0.822
1988	0.822	0.822
<1988	0.822	0.822

**Arkansas Non-Standard Automobile/
Nationwide Assurance Company
Model Year Factors
Property Damage**

Model Year	Current Vehicle Model Year Factor	Proposed Vehicle Model Year Factor
2012	N/A	1.036
2011	N/A	1.027
2010	1.018	1.018
2009	1.009	1.009
2008	1.000	1.000
2007	0.991	0.991
2006	0.982	0.982
2005	0.973	0.973
2004	0.965	0.965
2003	0.956	0.956
2002	0.948	0.948
2001	0.939	0.939
2000	0.930	0.930
1999	0.922	0.922
1998	0.914	0.914
1997	0.904	0.904
1996	0.897	0.897
1995	0.888	0.888
1994	0.888	0.888
1993	0.888	0.888
1992	0.888	0.888
1991	0.888	0.888
1990	0.888	0.888
1989	0.888	0.888
1988	0.888	0.888
<1988	0.888	0.888

**Arkansas Non-Standard Automobile/
Nationwide Assurance Company
Model Year Factors
Medical Benefits**

Model Year	Current Vehicle Model Year Factor	Proposed Vehicle Model Year Factor
2012	N/A	1.088
2011	N/A	1.066
2010	1.044	1.044
2009	1.022	1.022
2008	1.000	1.000
2007	0.978	0.978
2006	0.956	0.956
2005	0.934	0.934
2004	0.912	0.912
2003	0.890	0.890
2002	0.869	0.869
2001	0.847	0.847
2000	0.826	0.826
1999	0.804	0.804
1998	0.782	0.782
1997	0.760	0.760
1996	0.738	0.738
1995	0.738	0.738
1994	0.738	0.738
1993	0.738	0.738
1992	0.738	0.738
1991	0.738	0.738
1990	0.738	0.738
1989	0.738	0.738
1988	0.738	0.738
<1988	0.738	0.738

**Arkansas Non-Standard Automobile/
Nationwide Assurance Company
Model Year Factors
Comprehensive**

Model Year	Current Vehicle Model Year Factor	Proposed Vehicle Model Year Factor
2012	N/A	1.103
2011	N/A	1.077
2010	1.051	1.051
2009	1.026	1.026
2008	1.000	1.000
2007	0.974	0.974
2006	0.949	0.949
2005	0.923	0.923
2004	0.898	0.898
2003	0.873	0.873
2002	0.848	0.848
2001	0.823	0.823
2000	0.797	0.797
1999	0.771	0.771
1998	0.746	0.746
1997	0.720	0.720
1996	0.695	0.695
1995	0.669	0.669
1994	0.645	0.645
1993	0.619	0.619
1992	0.619	0.619
1991	0.619	0.619
1990	0.619	0.619
1989	0.619	0.619
1988	0.619	0.619
<1988	0.619	0.619

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Model Year Factors
Collision**

Model Year	Current Vehicle Model Year Factor	Proposed Vehicle Model Year Factor
2012	N/A	1.181
2011	N/A	1.136
2010	1.091	1.091
2009	1.045	1.045
2008	1.000	1.000
2007	0.955	0.955
2006	0.909	0.909
2005	0.864	0.864
2004	0.817	0.817
2003	0.772	0.772
2002	0.726	0.726
2001	0.680	0.680
2000	0.635	0.635
1999	0.588	0.588
1998	0.544	0.544
1997	0.498	0.498
1996	0.452	0.452
1995	0.406	0.406
1994	0.361	0.361
1993	0.344	0.344
1992	0.344	0.344
1991	0.344	0.344
1990	0.344	0.344
1989	0.344	0.344
1988	0.344	0.344
<1988	0.344	0.344

**Arkansas Non-Standard Automobile
Nationwide Assurance Company
Components of Change**

Coverage	Base Rate	Financial Responsibility	Driver Class	Combined Change
Bodily Injury	-0.7%	1.0%	-0.3%	0.0%
Property Damage	0.6%	1.0%	-0.2%	1.0%
Medical Benefits	-3.6%	5.0%	0.0%	1.0%
Comprehensive	-5.4%	2.9%	0.0%	-2.0%
Collision	-3.3%	1.5%	0.0%	-1.5%
Underinsured/Uninsured Motorists - Bodily Injury	5.1%	0.0%	0.0%	5.1%